

**Martin Luther's Treatise *On Usury*:
The Effect of Materialism on Spirituality**
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In 1519, Martin Luther delivered a sermon entitled *On Usury* which was later translated and published in 1520. Four years later he published an expanded treatise in two parts, the first of which was *On Commerce* and the second of which was a reprint of his expanded 1520 version of *On Usury*, which thus enjoyed a wide circulation. Here Luther discusses materialism and its effects on one's spirituality and usury; or the act of charging high interest on loans. Luther, as is well known, was deeply concerned with both the salvation and the earthly welfare of his parishioners. In his visit to Rome in 1511 as well as in Johann Tetzel's prolific selling of indulgences in Germany in 1517, Luther had witnessed the impact of greed upon his fellow clergymen. Two years later, Martin Luther delivered this famous sermon on the spiritual perils of materialism.

In his treatise *On Usury*, Luther examines the spiritual misconduct of those in charge of transactions of temporal goods in a handful of scenarios. Avarice and usury had taken hold over men in the world, especially merchants and people involved in the exchange of money and goods. In such perilous times, Christians appeared to have lost sight of their moral values along with their need to grow spiritually closer to God. Instead, greed is dominating the world. In light of this, Luther offers spiritual guidance through scriptural references and parallels to Christ's life, hardly surprising given Luther's principle of *sola scriptura* and his emphasis upon living a Christ-like life of service honoring God through love of one's neighbor. To Luther, of course, the Word of God was the only spiritual teaching and source of authority that should be acknowledged by the parishioners. In his treatise, Martin Luther instructs his followers to not seek revenge from those who have wronged us, but rather, to help those in need and lend without expectations of generating a profit through repayment with interest, i.e., usury.

Luther begins with a discussion of how a Christian should respond to those who have wronged them, for example, by taking our temporal goods by force. Christ says, "If anyone will go to law with you to take your coat, let him take your cloak also." He references Jesus's response to the servant, Malchus, who according to John 18:10 struck Jesus upon Pilate's orders. In I Peter 2:23 we read further, "When they hurled their insults at him, he did not retaliate; when he suffered, he made no threats."¹ Luther explains Jesus's passive response by saying, "Christ does not threaten, does not avenge Himself, does not strike back, does not even refuse the other cheek; nay, nor does he condemn Malchus."² Luther criticizes the idea of retaliating against those that have wronged us because that is not the way that Christ would respond. It is almost as if Christ is transparent to transgressions; nearing indifferent. And when it comes to people taking things from you by force, Luther has an even more passive reaction. He explains that if one takes

¹ I Peter 2:23 (NIV).

² Martin Luther, *On Commerce and Usury (1524)*, ed. Philipp Robinson Rössner (New York: Anthem Press, 2015), 190.

something from you, you should allow him to take more if he pleases because "like Christ on the cross, you must pray for him and do well to him who does evil to you."³

This is quite the opposite of how most people would react to a belonging being taken. Human nature may dictate that we take back what we deem as equal, whether it be the same object or something else. To Luther, this was a result of the Fall, when human nature was damaged beyond repair. However nice and courteous the points he makes, however, Luther seems to contradict himself in a few paragraphs. He references the canon law principle of "resist force with force" and also points to the patriarchs, King David, and other fathers in the Old Testament and supports their violence by saying, "They never sought revenge or their own profit, but only acted as obedient servants of God, just as Christ teaches in the Gospel that at God's command we must act even against father and mother, whom he commanded us to honor." Do these statements not contradict one another? No, answers Luther, because the one is higher than the other. "When God commands you to take revenge or to defend yourself, then you shall do it; and not before then."⁴ Nevertheless, this statement raises a series of questions that seem unanswered in the text. How and when does one know that it is God commanding him or her to take justice or seek revenge and not just address his/her own personal wants? Whatever the answer here, it would seem that if the situation is concerning temporal, or materialistic, goods, or even Christian martyrdom, the individual should take the high road, and turn the other cheek as Christ did.

In Luther's second scenario, he discusses the act of giving freely to those in need. Again referring back to the damaged human nature, Luther discusses the greed that keeps Christians from living Christ-like lives. When talking about this hindrance, Luther says "they fear that they would die of hunger or be entirely ruined if they were to do as God commands; that is, to give to everyone who asks for it . . . [Yet] Christ says, 'He who does not trust God in a little thing will never trust him in a great.'"⁵ Essentially, Christians should trust that God will provide for them even as he does the sparrows of the field; as members of the faithful, they are commanded to help those less fortunate. Luther believed that faithful Christians should do good works and show kindness towards their neighbors because they know they are saved through baptism. By trusting God with our salvation, we should know that he will take care of us and provide for us in need. If people are too concerned with their temporal goods, they lack faith and will surely lose sight of their spiritual salvation.

Going still further, Luther criticizes those who give to their personal acquaintances, but not to the poor. "Men give freely and present gifts to their friends, the rich and the powerful, who do not strictly need them and forget the needy about it."⁶ Again, Luther is driving home his point about living Christ-like. Jesus did not give to the kings and tyrants; rather, he ministered to those who needed help and guidance. Christians are not graced by God simply to help themselves; they are to serve as Christ not only to their neighbors by giving to the needy and spreading God's

³ Luther, *On Commerce and Usury*, ed. Rössner, 190.

⁴ Luther, *On Commerce and Usury*, ed. Rössner, 191.

⁵ Luther, *On Commerce and Usury*, ed. Rössner, 193.

⁶ Luther, *On Commerce and Usury*, ed. Rössner, 194.

grace in the process, but also to their enemies and opponents. Temporal and other materialistic goods, in the end, serve no purpose other than arrogance and obliviousness to the real source of empowerment: God's grace.

Next, Luther takes a turn and hints at trespasses by the church in Rome. He criticizes the lavish spending of the papacy on "alms . . . [such as] giving for churches, monasteries, chapels, altars, church towers, church bells, organs, paintings, statues, silver and gold ornaments and vestments, and for masses, vigils, singing, reading, testamentary endowments" and so on then continues on to point out "that where there are a hundred altars or vigils, there is not one man who feeds a tableful of poor people, let alone gives food to a poor household."⁷ Here Luther is clearly pointing to the Christian obligation to give generously to the poor. Certainly all the beautiful and extravagant décor could wait just a little bit longer while the poor families in town were taken care of by their fellow parishioners. Luther is not condemning the maintaining of churches, but instead is emphasizing more so the fact that God commands us to help our neighbors at a time when, it seems, many people were turning a blind eye to the less fortunate. Again, being very concerned with the salvation of his parishioners, Luther goes on to warn, "Beware therefore O man! God will not ask you at your death and at the Last Day, how much you have left in your will, or whether you have given so much or so much to churches; but he will say to you, 'I was hungry and ye fed me not; I was naked and ye fed me not.'"⁸ Here, Luther again drives home his point of living life like Christ. In so many stories of the Bible, Jesus would give to those who desperately needed it; many being those in the lower class who lacked the means to provide for themselves. If every man and woman has God's image in him/her, would it not be doing good works through faith to help out those in need? To Luther the faith comes before good works, so there should be no reason that a Christian should turn away any man or woman based on their financial status. Tying in with his point about giving to those who already can provide for themselves, Luther condemns the act of selective helping and choosing to serve oneself rather than others. The lavish spending by Rome had bothered Luther because it honored a physical structure rather than addressing human need.

In his final point, Luther discusses usury—lending money at interest—and the spiritual ramifications that it held on one's salvation. When discussing lending without charges, Luther quotes Christ's words in Luke 6:34, "If ye lend to them of whom ye hope to receive, what thanks have ye? For even wicked sinners lend to one another, to receive as much again" when the biblical command in Deuteronomy is, "Ye shall lend and expect nothing in return."⁹ Here, as well as nowhere else in the Bible, it says nothing about charging interest when lending. Thus Luther defines lending as loaning without charge, and usury as loaning with the expectation of repayment with interest.

And yet, if an individual charges interest, how much have they really given up? For there is nothing truly given in the name of God if it is to be returned to an individual. Christ did not charge interest when he helped the needy. Instead, he did the works out of love because he knew

⁷ Luther, *On Commerce and Usury*, ed. Rössner, 195.

⁸ Luther, *On Commerce and Usury*, ed. Rössner, 196.

⁹ Luther, *On Commerce and Usury*, ed. Rössner, 198.

that material goods held no relevance in God's kingdom and the afterlife; the true gift of God's grace. Material goods on this earth are only temporary and satisfy the damaged human nature from after the Fall. He ties it back to his teaching about giving to those who truly need it by saying, "Christ wants us to lend not only to friends, the rich, and those to whom we are well disposed, who can repay us again, by returning this loan, or with another loan, or by some other benefit; but that we lend to those who cannot or will not repay us, such as those in need, and our enemies."¹⁰ Here Luther promotes the kind of costly discipleship that he will also advocate in *On the Freedom of a Christian*, in which asserts that "the Christian is the dutiful servant of all." Luther really wants his parishioners to transcend their materialistic selfishness so that they can spread the love of God through charity extended to their neighbors. He wants people to realize that there are bigger things at play than a person's wealth because God's plan is so much more important than the amount of wealth accumulated. For this monetary wealth holds no purpose unless it is being spent in spreading God's grace through kind acts, and not unnecessary spending of the church on items "for God's sake."

At the conclusion of the first part of his treatise, Luther goes on to offer three laws by which a Christian should govern himself when making transactions. When discussing materialistic behavior and the lending of money at interest, he says, "first, this passage in the Gospel which commands that we shall lend. Now lending is not lending unless it be done without charge and without advantage to the lender Second, this is contrary to Natural Law, which the Lord also announces in Luke 6:31 and Matthew 7:12: 'And as you would that men should do to you, do you also to them likewise' . . . [And] third, usury is also against the and Old and New Testament Law, which commands 'thou shalt love thy neighbor as thyself.'"¹¹ These instructions for morally and spiritually sound business and personal transactions reflect much wisdom. The first law, Luther explains, means that Christians should lend and give to others, without expecting a return, just as Christ has done for his people. Further, when people make transactions of any sort, they should be executed with respect and honesty. The second law is what many people, regardless of religion or lack thereof, may call the "Golden Rule": treat others the way you wanted to be treated. If people shared the same empathy, compassion, and kindness as Christ had, many of the world's problems would be solved. With his third law, Luther again calls out the usurers of his time and accuses them of "acting against nature, are guilty of mortal sin, and seek[ing] their neighbor's injury for their own profit."¹² For not only is Luther concerned with the victims of usury, but so are the usurers themselves. Their salvation was at risk because of their avarice and deceitfulness. Here we can see Luther practice his own teachings and beliefs. Just as Christ had granted forgiveness for those who wronged him, Luther seeks to aid the salvation of those who act wrong against others. These three laws would help Luther's following act in a way that mirrors Christ.

Luther makes one last jab at the Catholic Church before taking an intermission between sermons. When discussing the previous three laws, he notes, "spiritual goods and churches have

¹⁰ Luther, *On Commerce and Usury*, ed. Rössner, 198.

¹¹ Luther, *On Commerce and Usury*, ed. Rössner, 199.

¹² Luther, *On Commerce and Usury*, ed. Rössner, 199.

neither authority nor freedom to break God's commandments, rob the neighbor [parishioners], practice usury, and do wrong."¹³ He is saying that the church must change its ways and give back to the parishioners. It spends too much money on materialistic objects that do not benefit the parishioner's salvation. Put into context, too much is going towards St. Peter's Basilica and the papal treasury at Rome, and not enough is being spent to alleviate the poverty found throughout Germany. The church is meant to support the people in their need in return for their personal sacrifices. This can be done by saving money and supporting those in financial trouble, instead of expending enormous sums on costly buildings that serve only the sight of the people.

Martin Luther examines the materialism of the world around him as he feels greed has begun to take over not only the clergy but his parish as well. Luther believes that his parishioners must realign their transactions and interpersonal relations with that of Jesus. Luther is known for his hammering home of living Christ-like. By imitating Christ, one will transmit the love and grace given to them by God. Luther gives lessons on how one should respond to certain scenarios such as not seeking revenge from those who have wronged us, helping those in need, and lending without intentions of beneficial payouts.

So what can we take away from this treatise and incorporate into our daily lives? The foundation of Luther's systematic theology: Do good works through faith and live a life of penance, one that parallels Christ's. It is not a bad thing to turn the cheek to those who have wronged us, but if they should call upon us in their time of need, we should answer the call without any hesitation because Christ would have done the same thing. Also, whether it be an enemy or friend, we should always answer the call to help and be unbiased to any relationship or lack thereof. And finally, when lending this helping hand to somebody, it would be uncharacteristic of our Christian heritage to ask for anything in return. For truly, as Christ himself taught, "it is more blessed to give than to receive."¹⁴ Such kind acts should stem from the faith and salvation we receive as Christians from baptism. The materialistic obsession with society is straying us as Christians from what we should really be concerned about: salvation. For our physical time on this earth is extremely brief, but the grace of God in eternal salvation is everlasting.

¹³ Luther, *On Commerce and Usury*, ed. Rössner, 200.

¹⁴ Acts 20:35 (NIV).