

# PC(USA) **Accommodation** versus the Eighth Commandment

## Special Committee on the Heidelberg Catechism

### Item 18-03 "Report of General Assembly Special Committee on the Heidelberg Catechism to 220th General Assembly (2012)"

Recommendation: (1) Approve the proposed new translation of the Heidelberg Catechism, with accompanying Scriptural references, as amendments to The Book of Confessions, and direct the Stated Clerk to send the proposed amended Heidelberg Catechism to the presbyteries for their affirmative or negative votes by July 2013. (2) Dismiss the Special Committee on the Heidelberg Catechism.

Question 110 Q: What does God forbid in the eighth commandment?

A: God forbids not only outright theft<sup>1</sup> and robbery,<sup>2</sup> punishable by law. But in God's sight theft also includes all scheming and swindling in order to get our neighbor's goods for ourselves, whether by force or means that appear legitimate,<sup>3</sup> such as inaccurate measurements of weight,<sup>4</sup> size, or volume;<sup>5</sup> fraudulent merchandising; counterfeit money;<sup>6</sup> **excessive interest**; or any other means forbidden by God. In addition God forbids all greed<sup>7</sup> and pointless squandering of his gifts.<sup>8</sup>

<sup>6</sup> Ps. 15:5; Lk. 6:35 [footnote mark is misplaced preceding, not after]

**Consider:** oppose recommendations of GA —  
**Change re-translation words in Question 110 from phrase "excessive interest" to "usury".**

Unquestionable literal rendering of "wucher" is "usury" author Ursinus defined it as what is now ... **'interest'**  
**"Usury is the gain which is received in view of that which has been borrowed or loaned.**

All just contracts, contracts of paying rent, a just compensation for any loss, partnership, buying etc., are exempted from usury."

Scott Craig Mooney  
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May 15, 2012

Rev. Gradye Parsons  
Stated Clerk - PCUSA General Assembly  
100 Witherspoon St.  
Louisville, KY 40202

Dear Rev. Parsons,

I write to you pursuant to Standing Rule A.4.a (3) : “Communications may be directed to the General Assembly by other denominations in correspondence with the General Assembly.”

As a layman not membered with but regularly attending Ridge Presbyterian Church, Harrison County, Ohio, it has come to my attention that the General Assembly is considering a re-translation of the Heidelberg Catechism: Item 18-03. Having reviewed the proposed translation, I find a grave problem with the translation provided for the answer to Question 110. Among several things given as species of theft, the translators include “excessive interest.” It is my conviction that the phrase “excessive interest” is not a faithful rendering of the original German, “wucher.” I offer the following for your advice and guidance.

Any reference publication will verify that “wucher” literally means “usury.” Among the current English-speaking population “usury” is an obscure word. Its modern meaning, where it still occasionally is used, is “excessive interest,” or perhaps “unlawful interest.” However, it by no means can be taken for granted that what the framers of the Heidelberg Catechism meant by “wucher” in 1563 overlays with a modern understanding of “usury.”

Zacharias Ursinus was reputed to be the principal author of the Heidelberg Catechism. He penned also a detailed Commentary on the Catechism, the earliest known edition of which was published in Latin in 1585. An English translation of Ursinus’s Commentary, published in 1888, may be retrieved from this source:

<http://archive.org/stream/commentaryofzach00ursiuoft#page/n3/mode/2up>

On page 597 Ursinus addresses Question 110, regarding the Eighth Commandment. The Catechism identifies “usury” as one of several things prohibited in the Eighth Commandment. Of “usury” Ursinus says, without qualification, “Usury is the gain which is received in view of that which has been borrowed or loaned.” Period. That is to say any gain at all - not merely excessive gain.

This view of the matter expressed by Ursinus is the teaching of the Heidelberg Catechism because it is the teaching of Scripture. Scripture condemns usury in language that does not seek

to qualify it as “excessive.” For example, consider Psalm 15, a text cited by Heidelberg. Also, consider Nehemiah 5:11, which specifically precludes any notion of “excessive” in that it condemns even “the hundredth part of the money.”

It should be clear by the foregoing that the Heidelberg Catechism intends “wucher” - or “usury” - in the classical and biblical sense of “...the gain which is received in view of that which has been borrowed or loaned.” Therefore, to translate “wucher” as “excessive interest” gives the modern English reader the wrong sense. It is not faithful to the meaning intended by Ursinus and his colleagues.

There is no doubt that the sense of the English term “usury” has evolved into the current view of “excessive interest.” However, the transition of meaning was not accomplished at the time of Heidelberg. If we wished to put Heidelberg into modern English jargon, and avoid the obscure and archaic term “usury,” then the closest we could come to “wucher” would be “interest” - just plain, unqualified “interest.” What Ursinus and Heidelberg meant by “wucher” is exactly what the current popular mindset means by “interest.”

It is interesting to note that when Noah Webster edited the King James Bible in 1833 he took out “usury” (the word “interest” does not appear in the original King James Bible of 1611) and substituted the word “interest.” His reason for doing this was exactly as I have explained above - because English readers of 1833 might think that when the Bible condemns “usury,” that it was condemning only “excessive interest.” Webster wanted to be sure that his readers understood that the Bible condemned plain, unqualified “interest,” which is exactly what English readers of 1611 understood the word “usury” to mean. Here is how Webster put his point:

“Usury originally signified what is now called *interest*, or simply a compensation for the use of money. The Jews were not permitted to take *interest* from their brethren for the use of money loaned; and when the Levitical law forbids the taking of *usury*, the prohibition intended is that of any *gain* or *compensation* for the use of money or goods. Hence, *usury* in the scriptures is what we call *interest*. The change of signification in the word *usury*, which now denotes unlawful interest, renders it proper to substitute *interest* for *usury*.”

Therefore, the qualifier “excessive” should be stricken from the proposed translation of the answer to Question 110 of the Heidelberg Catechism. In order to communicate best to modern English readers, the Catechism should be read to condemn “interest” - not “excessive interest” - for the modern sense of the term “interest” without qualification best captures what Heidelberg meant by “wucher” in 1563.

Sincerely in Christ,

Scott Craig Mooney

cc: Dr. Todd B. Jones; Dr. K. Nicholas Yoda

May 29, 2012

From: Thomas H. Greco, Jr.  
P.O. Box 42663, Tucson, Arizona 85733  
<http://beyondmoney.net>

To: Leadership of PC(USA) General Assembly Committee on Confessions of the Church ...

Rev. Dr. Todd B. Jones, Moderator — Confessions of the Church [tjones@fpcnashville.org](mailto:tjones@fpcnashville.org)  
c/o First Presbyterian Church, 4815 Franklin Road, Nashville, TN 37220

Rev. Dr. K. Nicholas Yoda, Vice Moderator — Confessions of the Church [revdkny@gmail.com](mailto:revdkny@gmail.com)  
c/o Pleasant Ridge Presbyterian Church, 5950 Montgomery Road, Cincinnati, OH 45213

Re: **Heidelberg re-translation of “wucher” as “excessive interest”—General Assembly Item 18-03**

Dear Sirs:

Faith communities need to wake up to the destructive nature of interest/usury and move toward financial arrangements that foster fellowship and harmonization of interests instead of antagonistic relationships and exploitation. I strongly recommend, therefore, that the General Assembly consider the following and revise its translation of the Heidelberg Catechism to correct a serious error.

Usury and interest are not the same thing. There is a common misunderstanding of the meaning of the word “usury,” that it is merely the charging of “excessive interest.” That is decidedly not the case. I have done considerable research on this matter and have written about it and about the “money problem,” in general. This is what I wrote about the distinction between interest and usury in my first book, *Money and Debt: a Solution to the Global Crisis*(1990) ([http://circ2.home.mindspring.com/money\\_and\\_debt.htm](http://circ2.home.mindspring.com/money_and_debt.htm)):

There is a difference between interest and usury but the distinction has been obscured. Because of its negative connotations deriving from religious prohibitions against its practice, the term "usury" has all but ceased to be mentioned. There is no telling when or where the practice of usury originated but it has been a subject of recurrent controversy and debate for at least three thousand years. It is prominently mentioned in the Bible, in the Koran and in Canon law. All of these prescribe severe punishments for its practice. Why, then, has the giving and taking of interest (usury) become standard practice, and why are almost all of us participants in it? Unfortunately, most of the historical arguments relating to the practice of usury were not based on economic analysis, but rather, seemed to come from a perspective which tried to second guess the intentions of God. We really need to understand the effects of usury upon the economic and social life of the community.

Any attempt to initiate thoughtful dialogue on the subject of usury is almost invariably met with defensive reactions from anyone who has a savings account, annuity, government or corporate bond, or other interest bearing investment, which includes just about all of us.

This is understandable in view of the fact that such investments usually represent the accumulated hard earned savings of honest people, which have been put aside for the proverbial "rainy day". Add to this the fact of chronic inflation which continually eats away at the purchasing power of such financial investments and it is no wonder that there is an army of "savers" ready to defend to the death their right to collect interest on their savings.

That is how insidious the problem has become. Most people are bewildered by the subject of economics in general, and money in particular, and see no choice but to trust the "experts". Let us begin to dispel the confusion by examining the distinction between usury and interest.

The Latin words from which these English words are derived are "usura" and "interisse". Here is how the matter is explained by Sidney Homer in his book *A History of Interest Rates* (Rutgers Univ. Press, 1963):

**The Latin noun "usura" means the "use" of anything, in this case, the use of borrowed capital; hence usury was the price paid for the use of money. The Latin verb "intereo" means "to be lost"; a substantive form "interisse" developed into the modern term "interest". Interest was not profit but loss. It was from exceptions to the canon law against usury that the medieval theory of interest slowly developed. Compensation for loans was not licit if it was a gain to the lender, but became licit if the compensation was not a net gain but reimbursement for loss or expense. The doctrine of intention was overriding."**

So we see that the ideas of gain and loss were of central importance in assessing the legality of a particular contract. It was to be expected that lenders would attempt to justify all charges by labeling them "interest", and over time the meanings of the terms "usury" and "interest" became confused.

The arguments against the practice of usury/interest go way beyond scriptural prohibitions. It is now obvious to anyone who cares to see, that there are solid economic and social arguments that should be sufficient to persuade any rational person that our present system of money and finance is not only unjust, but also destructive to the natural environment, the social fabric, and the common good. That is because usury has been built into the very foundation of our money system by the creation of money by banks based on lending at compound interest (in fact, usury). Banks give up nothing by making "loans;" they merely lend back to us our own credit.

The result is that world debt has been growing much faster than any measure of economic output, even GDP (gross domestic product), which includes not only the production of goods, but also the production of "bads." The financial crises we are seeing in various countries and economic sectors are evidence that the debt burdens have grown far beyond what can be borne by either the private sector or by governments.

The growth of debt must stop. A new economic and financial order must soon emerge, if not consciously and deliberately, then it will happen on its own through the descent into chaos. If political and financial leaders cannot accept the end of the old order of things, then the people themselves must take the lead to develop new arrangements that build a peaceful, more equitable society, from the bottom up. How that might be done is the subject of the latter (prescriptive) chapters of my book, [The End of Money and the future of Civilization](#).

Sincerely,

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*probable postmark*

From: Ray V. Foss, 8 Fairview Heights, Parkersburg, WV 26101  
Comment as member, FPCParkersburg.org (304-428-5056 RayVFoss@aol.com) May 1, 2012

To: PC(USA) Stated Clerk of 220<sup>th</sup> General Assembly, 100 Witherspoon St., Louisville, KY 40202  
For: Leadership of General Assembly Committee on Confessions of the Church:  
Rev. Todd Jones, moderator, and Rev. Nicholas Yoda, vice moderator.

As a PC(USA) member (not a commissioner) concerned about Christian economic justice in relation to the Heidelberg Catechism and its translation for the Book of Confessions, I desire to comment on this single item of business coming before the General Assembly, the re-translation—Question 110 ...

### **“Report of the General Assembly Special Committee on the Heidelberg Catechism to the 220<sup>th</sup> General Assembly (2012)”**

**Item 18-03** to PC(USA) GA ... <https://pc-biz.org/Explorer.aspx?id=3899&promoID=220>

This resource material (herein as follows) provides comment and advice on business under consideration by the assembly. My advice is to consider: **Change the re-translation words in Question 110 from the phrase “excessive interest” to “interest”**. Objection to inclusion of the adjective “**excessive**” is a matter of principle, because that constrains the English rendering to a smaller subset of the forms of interest, to only those which are indefinitely “excessive” (or “exorbitant”) — irrespective of any prior approvals, including either the Christian Reformed Church in North America (CRCNA) or the Reformed Church of America (RCA).

This advice is intended to offer potential toward numerous important opportunities for discernment, collective repentance and renewal: God's Law says still, "You shall not steal", and two catechisms – Westminster and the German Heidelberg – say usury is theft. The task of the translator might not be to resolve debates on the evolving cultural meaning of the English word "usury", but to reflect the attitudes and intentions that lie beneath words and phrases. Thus it is appropriate to listen to the 16<sup>th</sup> century writers of the catechism, letting that history rather than cultural accommodation shape the re-translation. There is no question that a literal rendering of “Wucher” is “usury.”

First, and most importantly, an exposition by an original author of the Heidelberg Catechism was discovered online, and it clearly provides a definition of usury, documenting the Catechism's intent. Quoting from: <http://archive.org/details/commentaryofzachooursiuoft> as text source (p. 597) for: **“Usury is the gain which is received in view of that which has been borrowed or loaned.”**

From: “The Commentary of Zacharias Ursinus on the Heidelberg Catechism”, translated from Latin by George Washington Williard (1852 & 1888)  
Zacharias Ursinus was principal author and interpreter of the 1563 Heidelberg Catechism.

Second, and also of significance, a scholarly work exists on English language around "usury" and "excessive interest". *Neither to scientific nor to popular opinion did **usury** carry in the Middle Ages and in the sixteenth century the specialized sense of **excessive interest** on a loan of money which the word bears today.* (**R.H. Tawney, 1925**) Quote source (page 62 of 87) is accessible from: [http://en.wikipedia.org/wiki/Thomas\\_Wilson\\_\(rhetorician\)](http://en.wikipedia.org/wiki/Thomas_Wilson_(rhetorician)) referring to its external links: [R H Tawney's 1925 Historical Introduction to A Discourse Upon Usury](http://74.91.168.34/adobeweb/scholars/tawney/tawney.pdf) which is <http://74.91.168.34/adobeweb/scholars/tawney/tawney.pdf> source reprint, 2008.

Third, Webster's transposition of word "usury" into "interest" seems acceptable, as documented in: Webster's Revision of the KJV (1833) ... <http://www.bible-researcher.com/webster.html#intro>; Excerpt quoted from, "The Holy Bible, Containing the Old and New Testaments, in the Common Version. With Amendments of the Language, Noah Webster, ed." from Introduction, "The principal alterations in the language of the common version of the Scriptures, made in this edition, stated and explained" including, "Interest for usury. Usury originally signified what is now called interest, or simply a compensation for the use of money. The Jews were not permitted to take interest from their brethren for the use of money loaned; and when the Levitical law forbids the taking of usury, the prohibition intended is that of any gain or compensation for the use of money or goods. Hence, usury in the scriptures is what we call interest. The change of signification in the word usury, which now denotes unlawful interest, renders it proper to substitute interest for usury. Ex. 22.25; Lev. 25.36, &c."

And finally, the translation as it stands in current Book of Confessions states it is reprinted from "The Heidelberg Catechism: 400<sup>th</sup> Anniversary Edition 1563-1963" (United Church Press) otherwise attributed to a very few: Allen O. Miller and M. Eugene Osterhaven. It adopted or defaulted to a contemporary cultural dictionary definition of the literal German "Wucher" (usury) as "exorbitant interest". That is now likewise up for GA approval as "excessive interest" even though the Psalm 15:5 Bible reference quoted on "usury" in their Miller-Osterhaven Heidelberg only has unqualified word "interest" in their own cited Bible-versions: the RSV and New English Bible. The language of concern ("excessive" or "exorbitant") is accommodative to culture, and compromising of the Heidelberg author's intent and traditional meaning of "usury". This language manipulation institutionalizing cultural accommodation thus began there, and has propagated in premised error (discernibly accommodative) through formal PC(USA) documents since. Current dictionaries illustrate how such might have affected the 1963 Miller-Osterhaven Heidelberg:

Merriam-Webster Definition of USURY, from: <http://www.merriam-webster.com/dictionary/usury>

1. archaic : interest [i.e. interest paid for the use of money]
2. the lending of money with an interest charge for its use; especially : the lending of money at exorbitant interest rates
3. an unconscionable or exorbitant rate or amount of interest; specifically : interest in excess of a legal rate charged to a borrower for the use of money

The old *Westminster Dictionary of the Bible* (as rewritten by Gehman in 1944) bolsters the case that usury is not about excess but about principles. It carried this brief entry: "Usury. Interest paid on borrowed money; the word is used in its primary sense, without any imputation that the interest is excessive in amount or above the legal rate."

Compound interest (usury upon usury, usura usurarum) is historically recent but impossible to repay over the longer terms. "Compound interest was once regarded as the worst kind of usury ... Richard Witt's book *Arithmetical Questions*, published in 1613, was a landmark in the history of compound interest." Source: [http://en.wikipedia.org/wiki/Compound\\_interest#History](http://en.wikipedia.org/wiki/Compound_interest#History)

Therefore, rendering "usury" (Wucher) as "excessive interest" in Question 110 of the Heidelberg Catechism creates an issue of **consistency** with the history of its authorship when written. The simpler, more comprehensive description – "interest" – is **more consistent**.

*postmarked*

May 10, 2012

To: Moderator and Vice Moderator of PC(USA) GA Committee on Confessions of the Church ...

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This transmits attached letter of May 1, 2012 on re-translation of Heidelberg Catechism, addressed to Stated Clerk of PC(USA) General Assembly. I advise its consideration. When within Pittsburgh General Assembly Committee meetings is its open forum? Any suggestions how I might witness further on this?

Throughout the Ancient era and for most of the Middle Ages, the Church stood universally and strongly opposed to usury. In the Modern era the Church has lost her grip of this conviction. However, the conviction against usury has not entirely disappeared. I wish to witness toward a call to renewal by transformative religious experience — to motivate contemporary voices who might call the Church back to her historic roots in the matter of usury. There exists a compelling case for returning to what the Church always believed. When evaluated, all the modern “interest theories” can be found wanting. The attached letter to the GA Stated Clerk makes a detailed case for removing the word “excessive” from describing “interest” in Question 110 of the PC(USA) Heidelberg re-translation.

There is no question that a literal rendering of German word “Wucher” is “usury.” Today culturally, interest-charging is generally perceived as ethically neutral – insidious. Both those opposed to usury and those sympathetic to usury would agree the general view of usury in Europe was liberalized during the 16<sup>th</sup> Century. The critical question is whether the Heidelberg Catechism reflects that new liberal view or the old traditional view. Current Heidelberg translators (1963 and since) default to the former as grounds for their translations. However, their only case is the fact there were those at the time (1563) who supported a liberal view; translators apparently assume such justifies using modern dictionary definitions for “usury”. This sort of argument has merit only if there was a general consensus on the liberal view of usury that Heidelberg was supposed to have reflected. But there was no such consensus. The whole reason for the controversy today is because the 16<sup>th</sup> Century was a tumultuous time without consensus. If anything, a case could be made that the older traditional view held the consensus through much of the 16<sup>th</sup> Century and the liberal voices were few, and gained ground with much difficulty. Witness important traditional expositions of [Ursinus](#) and [Musculus](#). If translators choose modern definitions for “usury” like “excessive interest”, what translators want and desire Heidelberg to say today is not controversial in the sense that it says what most people today already believe. In the same way, the original Heidelberg was not controversial in its day because it said what most people of that day already believed. After all, that is how ‘Wucher’ had been translated for many hundreds of years prior. It is modern Heidelberg translators (1963 and since) who want to change this, as did 1963’s Miller-Osterhaven Heidelberg. However, they do not seem to acknowledge that they propose any **change** into the accommodative liberalized view. They seem instead to seriously suggest that “excessive” is what Heidelberg meant all along. Since they don't believe they are changing anything, they therefore acquiesce into accommodation rather than open doors to repentance and challenge the near and present dangers of cultural usury — from the extant luxuries of normalization of deviance and contrary to the standard of the eighth commandment: no theft.

Signed \_\_\_\_\_ Ray V. Foss [RayVFoss@aol.com](mailto:RayVFoss@aol.com)

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Ray Foss is a member of First Presbyterian Church, Parkersburg WV, served as a PC(USA) ruling elder and is an associate of the United Methodist Church. Foss was a corporate research engineer and contributed "Debt, Disparity, and Discipleship" to Fellowship magazine's Winter 2011 theme issue on "Rethinking Money" (online). He advocates for Christian economic justice with Scott Craig Mooney.



June 25, 2012 (revision of June 20, 2012)

From: Ray V. Foss, 8 Fairview Heights, Parkersburg, WV (304-428-5056 [RayVFoss@aol.com](mailto:RayVFoss@aol.com))

To: Moderator and Vice Moderator of PC(USA) GA Committee on Confessions of the Church ...

Rev. Todd B. Jones 615-383-1815 F:615-298-9565 & Rev. K. Nicholas Yoda 513-631-9707 F:513-631-8534

Re: **DRAFT 2 MINORITY REPORT, ITEM 18-03 – HEIDELBERG CATECHISM Q.110 ON USURY AS “EXCESSIVE INTEREST”**

Issue is substantive because both Heidelberg & Westminster catechisms classify “usury” as theft. Following is second draft of a ‘Minority Report’ offered for use by those GA 220 Commissioners on “Confessions of the Church” committee who choose to oppose translation of “wucher” (usury) as “excessive interest” in Question 110. Contingency is offered because Item 18-03 is being considered for “vote-up or vote-down” basis where GA Committee on Confessions of the Church has no discretion on:

### **“Report of the General Assembly Special Committee on the Heidelberg Catechism to the 220th General Assembly (2012)”**

**Item 18-03 to PC(USA) GA ... <https://pc-biz.org/Explorer.aspx?id=3899&promoID=220>**

#### **SECOND DRAFT — MINORITY REPORT — ON USURY IN HEIDELBERG Q.110**

“Usury” is classified by the eighth Commandment in both the Westminster (Larger) and Heidelberg Catechisms as theft. Because the word and meaning of “usury” has both historic traditional-Christian and modern legalistic connotations, the approved Item 18-03 Heidelberg translation has desired to use a modern, non-traditional and accommodative interpretation of “usury” as “excessive interest”. The phrase “excessive interest” should be avoided “in keeping with the original 16th century versions of the catechism” as mandated for the “Work of the Special Committee”. In Heidelberg Catechism Question 110, the rendering of “wucher” (usury) as “excessive interest” does not have the proper footnote of this phrase to Ps. 15:5 & Lk. 6:35, and does not account for exposition by author Zacharias Ursinus in his Commentary (online, page 597): “*Usury* is the gain which is received in view of that which has been borrowed or loaned. All just contracts, the contracts of paying rent, a just compensation for any loss, partnership, buying, etc., are exempted from usury.” This creates a grave problem with the PC(USA) re-translation of the Heidelberg Catechism — involving phrase that substantially changes the application of the eighth Commandment to condemn “usury” as a form of theft, according to teachings of Scripture and the author’s 16th century intent. Rendering “usury” as “excessive interest” gives the modern English reader the wrong sense of the principles involved. Therefore, the literal “usury” should be used in the proposed translation of the answer to Question 110 of the Heidelberg Catechism. I.e.

*This joint translation does not erase all differences remaining between the denominations regarding the confessions. For example, wherever an action of the general entity of one denomination has made a modification of the confession, it is noted in the text. The discrepancy is not resolved, but simply preserved. Nevertheless, for approving denominations, this translation represents a step forward in cooperation and partnership. Example:*

#### **110 Q. What does God forbid in the eighth commandment?**

- A.** God forbids not only outright theft<sup>1</sup> and robbery,<sup>2</sup> punishable by law. But in God’s sight theft also includes all scheming and swindling in order to get our neighbor’s goods for ourselves, whether by force or means that appear legitimate,<sup>3</sup> such as inaccurate measurements of weight,<sup>4</sup> size, or volume;<sup>5</sup> fraudulent merchandising; counterfeit money  
[RCA and CRC only\*  
; <sup>6</sup> excessive interest; ]  
[PC(USA) only\*\*  
; usury;<sup>6</sup> ]  
or any other means forbidden by God.  
In addition God forbids all greed<sup>7</sup> and pointless squandering of his gifts.<sup>8</sup>

<sup>1</sup> 1 Cor. 6:10

<sup>2</sup> 1 Cor. 5:10

<sup>3</sup> Lk. 3:14; 1Thess. 4:6

<sup>4</sup> Prov. 11:1; 16:11

<sup>5</sup> Ezek. 45:9[–11]; Deut. 25:13[–16]

<sup>6</sup> Ps. 15:5; Lk. 6:35

<sup>7</sup> 1 Cor. 6:10

<sup>8</sup> Prov. 5:16

\* In 2011, text was approved by Reformed Church in America – RCA – and the Christian Reformed Church in North America – CRC.

\*\* In 2012, entities of Presbyterian Church (U.S.A.) considered: Literal translation of German “wucher” is “usury”. From *The Commentary of Zacharias Ursinus on the Heidelberg Catechism* (translated from Latin by G. W. Williard, 4th Edition 1888, page 597) the catechism’s principle author exposit in part, “**Usury** is the gain which is received in view of that which has been borrowed or loaned. All just contracts, the contracts of paying rent, a just compensation for any loss, partnership, buying, etc., are exempted from usury.” Refer to Ps.15:5; Lk. 6:35.

# ***“Usury is the gain which is received in view of that which has been borrowed or loaned”***

This exposition by an original primary author of Heidelberg Catechism, Zacharias Ursinus, was found accessible online—translated from Latin by G. W. Williard (1888). It defines what was meant by “usury” as what is meant by “interest” today. Question 110 is given in commentary:

**Question 110. What doth God forbid in the eighth command?**  
**Answer. God forbids not only those thefts and robberies which are punishable by the magistrate, but he comprehends under the name of theft, all wicked tricks and devices, whereby we design to appropriate to ourselves the goods which belong to our neighbor ; whether it be by force, or under the appearance of RIGHT, as by unjust weights, ells, measures, FRAUDULENT merchandise, false coins, USURY, or by any other way forbidden by God ; as also all covetousness, all waste and abuse of his gifts.**

This unqualified definition of “usury” (quoted above) is given on p.597 of “*The Commentary of Zacharias Ursinus on the Heidelberg Catechism*” in context of Commutative Justice as a virtue of the 8<sup>th</sup> Commandment. The *Westminster Dictionary of the Bible* (Gehman, 1944) defines: “**Usury. Interest paid on borrowed money; the word is used in its primary sense, without any imputation that the interest is excessive in amount or above the legal rate.**”

Recent *Westminster Dictionary of Theological Terms* (McKim, 1996)

**usury** (From Lat. *uti*, “to use”) The practice of lending money in order to gain interest. The practice was forbidden in the Old Testament (Ex. 22:25; Lev. 25:35–37). It was gradually accepted by Christian churches after the rise of capitalism.

Discovery of online-accessible commentary by Zacharias Ursinus, p.597  
Reference:: <http://archive.org/details/commentaryofzach00ursiuoft>

# **“Usury” per 1963 Miller-Osterhaven Heidelberg: “exorbitant interest”**

PC(USA) Book of Confessions — Heidelberg Catechism, Article 4.110 — has adopted modern secular dictionary qualifiers for word “interest”.

**Q. 110. What does God forbid in the eighth commandment?**

A. He forbids not only the theft and robbery which civil authorities punish, but God also labels as theft all wicked tricks and schemes by which we seek to get for ourselves our neighbor’s goods, whether by force or under the pretext of right, such as false weights and measures, deceptive advertising or merchandising, counterfeit money, **EXORBITANT INTEREST**, or any other means forbidden by God. He also forbids all greed and misuse and waste of his gifts. [no scripture verse cited therein]

PC(USA) document to GA renders “wucher” as “**EXCESSIVE INTEREST**”. However, the teaching of the Heidelberg Catechism is the teaching of Scripture, which condemns usury in language that does not seek to qualify it as “excessive.” Psalm 15:5 is the text cited by Heidelberg: “... ***who does not put out his money at INTEREST, and does not take a bribe against the innocent. He who does these things shall never be moved.***” (biblical quotation is from RSV – cited by Miller-Osterhaven translation) Cited Psalm in English bible versions reads either “usury” or “interest” and is consistently unqualified as neither “exorbitant” nor “excessive”. Parallel translations of Psalm 15:5 (<http://bible.cc/psalms/15-5.htm>) render 9 of 16 versions as “usury” compared to 7 of 16 rendered as “interest”, without qualification as neither “excessive” nor “exorbitant”. Biblegateway renders 16 of 26 as “interest”, with 7 of 26 as “usury”. Noah Webster (1833) explained changing word *usury*. “Usury originally signified what is now called *interest*, or simply a compensation for the use of money. ... Hence, *usury* in the scriptures is what we call *interest*. The change of signification in the word *usury*, which now denotes unlawful interest, renders it proper to substitute *interest* for *usury*.”

**Reference:** <http://www.bible-researcher.com/webster.html#intro>

# “Normalization of Deviance”

## Taking Biblical Stand on Vital Moral Issue of Today: Interest-based Economies

### Psalm 15:1 & 5

- Lord, who may abide in Your tabernacle?  
Who may dwell in Your holy hill?
- He who does not put out his money at **usury**,  
Nor does he take a bribe against the innocent.
- He who does these things shall never be moved.

### Eighth Commandment, no theft

Exodus 20:15, Deuteronomy 5:19,  
Matthew 19:18, Mark 10:19, Luke 18:20

## “Thou shalt not steal”

Westminster Larger & Heidelberg Catechism  
(Question 110): classifies **USURY** as **theft**

“The church has accommodated itself so much to the values of our culture that when its voice is needed to question what is happening in culture and in the wider world, there is no voice left to speak out.”—R.A.Wing