THE MERCHANT AS REPRESENTED IN THE NEW AND OLD TESTAMENTS
AND BY THE EARLY CHURCH FATHERS

Although it is a commonplace that knowledge of religious teachings is of primary importance for understanding commercial life, the relationship between doctrine and commerce is not straightforward. The Early Church Fathers who established the basis of Medieval Church doctrine perpetuated divergent treatment of the merchant apparent in the New and Old Testaments.

Merchants and Society in the Old Testament

The merchant is readily apparent in the Old Testament. In the well-known story, Joseph is sold to merchants from a passing caravan, to be resold as a slave (Genesis 37. 28). Such caravans would have been common because Palestine served as a link between Africa and Asia and between Europe and Egypt. Ezekiel (27. 12-25) describes the extensive trading patterns of the 6th century B.C. in which grain, wine and oil were exchanged with the Phoenicians for manufactured goods. As caravans stopped at the end of each day, the local population would have an opportunity to sell provisions and perhaps make purchases from the caravan merchants. In this way, many Israelites became involved in trade, either directly or indirectly. Rulers also were involved in trade. The Queen of Sheba “came with camels bearing spices, gold and precious stones,” and returned to her own land with “every desire that she expressed” (I King 10. 13). A specific set of transactions is reported in I Kings: “Solomon’s import of horses was from Egypt and Kue, and the king’s traders received them from Kue at a price. A chariot could be imported from Egypt for six hundred shekels of silver, and a horse for one hundred fifty; so through the King’s traders they were exported to all the kings of the Hittites and the kings of Aram” (10. 28-29).

Biblical accounts of commercial transactions encompass many types of products, including provisions available in local markets, sales of land, grain, slaves, construction materials and animals. Market exchange involves a conventional bargaining process; the buyer opens negotiations by disparaging the seller’s offering: “‘Bad, Bad,’ says the buyer then goes away and boasts” (Proverbs 20. 14). Commercial transactions involve moral and spiritual obligations: “When you make a sale to your neighbor or buy from your neighbor, you shall not cheat one another” (Leviticus 25. 14); “Honest balances and scales are the Lords, all the weights in the bag are his work” (Proverbs 16. 11). Nevertheless, repeated complaints about fraudulent weights and measures suggest that such obligations were not always met. The prohibition against buying and selling on the Sabbath also was frequently ignored (Amos 8. 4-6). More generally, the well-known quotation “As a stake is driven firmly into a fissure between stones, so sin is wedged in between selling and buying” (Sirach 27. 2) suggests that the laws regarding market exchange were not always effective.

Although producers of agricultural products and livestock, as well as ordinary citizens, also participate in market exchange, criticisms of buying and selling focus on the merchant: “A
merchant can hardly keep from wrongdoing, nor is a tradesman innocent of sin” (Sirach 26. 29). Amos also cries out against merchants who make the grain measure small “and practice deceit with false balances” (8. 5). The Prophet Zechariah (14. 21) singles out the sellers of animals and birds needed for sacrifices in the Temple, envisioning a time when “there shall no longer be traders in the house of the Lord of hosts.” Essentially, Zechariah implies a supernatural means of dispensing with the service that these Temple traders perform by providing the animals and birds to meet the exacting requirements specified in Leviticus (1, 3).

The Old Testament stresses the setting in which market exchange occurs. Man’s purpose is to “be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth” (Genesis 1. 28). But, although man is the agent of economic development, the land and its produce belong to God and are to be shared by all. To ensure an equitable distribution of life’s necessities, restrictions are imposed on the use and accumulation of the material goods that God provides. Environmental considerations require that agricultural land be allowed to rest every seven years. Such considerations are even important in war: “Only the trees which you know are not trees for food you may destroy and cut down that you may build siege-works” (Deuteronomy 20. 19-20). God also limits the foods that may be eaten (Deuteronomy 14. 3-21; 22. 5, 8,11,12) and specifies means of production (Deuteronomy 22. 9-10).

Means of assisting the poor also are specified. Tithes provide for the poor (Deuteronomy 14. 28; 26. 12), and the needy have the right to glean in a neighbor’s field or vineyard (Deuteronomy 23. 24-25; 24. 21). But individual responsibility is emphasized: “If there is among you anyone in need, a member of your community in any of your towns within the land that the Lord your God is giving you, do not be hard-hearted or tight-fisted toward your needy neighbor” (Deuteronomy 15. 7). An important method of assistance is the loan of goods or money, which is understood as an accommodation within a network of social obligations. The borrower’s dignity is safeguarded (Exodus 22. 26-27; Deuteronomy 24. 6,10-13), and certain items may not be taken as security for a loan. Since the inability to repay a loan may lead to the loss of one’s land or even one’s personal liberty, there is the ultimate protection of Jubilee years when the payment of debts was suspended, and slaves liberated. Moreover, the needy borrower must not be charged interest: “If any of your kin fall into difficulty and become dependent on you . . . Do not take interest in advance or otherwise make a profit from them” (Leviticus 25. 35). "You shall not charge interest on loans to another Israelite” (Deuteronomy 23. 19). Since statements that prohibit lending at interest typically refer to loans to the destitute, some authors suggest that the prohibition was limited to such cases (Nelson 1949, p. 19).

The prohibition against charging interest is a benefit to those who accept God’s covenant; one must ask no interest “but fear your God; let them live with you” (Leviticus 25. 36). The prohibition does not extend to loans made to persons outside the community who do not keep the Lord’s commandments and do not benefit from God’s gifts: “On loans to a foreigner you may charge interest” (Deuteronomy 23. 20). This distinction is reinforced in Deuteronomy 15. 3, which specifies that interest may be exacted from foreigners even during a Jubilee year when debts within the Jewish community are suspended. Charging interest to foreigners keeps the relationship between Jews and non-Jews on a business footing, in contrast to the fundamental social relationships among Jews based on the exchange of obligations. If a foreigner accepts God’s covenant, then he must obey the prohibition against charging interest to members of the community: “as soon as one adopts a way of life in accordance with the law . . . one is forced to act contrary to natural ways and to lend without interest to the needy” (4 Maccabees 2. 8).
Despite efforts to assure an equitable distribution of material wealth, significant differences exist between the haves and have-nots, and these differences grow as wealth becomes concentrated in the hands of royalty and rich landowners: “The weight of gold that came to Solomon in one year was six hundred sixty-six talents of gold besides that which came from the traders and from the business of the merchants, and from all the kings of Arabia and the governors of the land” (I Kings 10. 1). The injustice caused by accumulated wealth is a major topic in Biblical prophecies; those who live in luxury in the face of poverty are condemned: “You should rather open your hand, willingly lending enough to meet the need” (Deuteronomy 15. 7-8).

The Old Testament recognizes trading activity as an integral part of everyday life. However, the underlying social setting within which commerce takes place is of paramount importance. Thus careful attention is paid to maintaining an appropriate balance between commercial transactions and social obligations, such as sharing. Sharing among members of the community to assist the poor also is an important element in the New Testament, but the context is different, because trade and the merchant receive little attention.

The Extraneous Merchant of the New Testament

The New Testament is characterized by a detachment from the material requirements of everyday life: “Do you not know that friendship with the world is enmity with God? Therefore whoever wishes to be a friend of the world becomes an enemy of God” (James 4. 4). Matthew teaches that one need not concern oneself with everyday requirements: “I tell you, do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear . . . Consider the lilies of the field, how they grow; they neither toil nor spin. Yet I tell you, even Solomon in all his glory was not clothed like one of these” (6. 25, 28-29). If one is faithful “all these things will be given to you” (Matthew 6. 33).

This lack of concern with material needs is partly explained by the belief that the Second Advent of Christ is expected momentarily (I Peter 4. 7; I Thessalonians 4. 16-17). Paul counsels: “The appointed time has grown short” . . . “For the present form of this world is passing away” (I Corinthians 7. 26, 29, 31). Similarly, James (5. 7) advises “Be patient, therefore, beloved, until the coming of the Lord.” And this advice concerned material goods specifically: “if we have food and clothing, we will be content with these” (1 Timothy 6. 6, 8).

Being content with one’s material goods also is important because too many goods or too much money conflict with one’s faith: “For the love of money is a root of all kinds of evil and in their eagerness to be rich some have wandered away from the faith” (1 Timothy 6. 10). Thus the advice in Hebrews (13. 5): “Keep your lives free from the love of money, and be content with what you have.” Moreover, wealth can cause practical difficulties: “Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal” (Matthew 6. 19).

If wealth is irrelevant or dangerous, one ought to dispose of it: “Give to everyone who begs from you and do not refuse anyone who wants to borrow from you” (Matthew 5. 42); “If you lend to those from whom you hope to receive, what credit is that to you? . . . But love your enemies, do good, and lend, expecting nothing in return” (Luke 6. 34-35). A well-known teaching of Jesus provides the definitive statement: “If you wish to be perfect, go, sell your possessions and give the money to the poor” (Matthew 19. 21).
Another reason for the New Testament’s detachment from the world’s material concerns is that “The Lord commanded that those who proclaim the gospel should get their living by the gospel” (1 Corinthians 9. 14). Thus when Jesus sends his disciples to preach, they are told to take nothing with them: “no gold, or silver, or copper in you belt, no bag for your journey or two tunics, or sandals, or a staff.” Needs will be met: “Whatever town or village you enter, find out who in it is worthy, and stay there until you leave” (Matthew 10. 11). In addition, Jesus sends his disciples into a village to appropriate a colt for his fateful ride into Jerusalem (Luke 19. 29-35).

However, there is some inconsistency in the New Testament treatment of material concerns. While many New Testament writings state that riches should be despised, Matthew (12. 35) teaches that wealth does not make the man, but that the man makes wealth into good or evil: “The good person brings good things out of a good treasure, and the evil person brings evil things out of evil treasure.” Moreover, sometimes wealth is useful. Obviously, a group of persons with wealth is necessary to support those who proclaim the gospel. And emergencies may arise; the priests bribed Roman soldiers so that they would not disclose that Jesus had risen from the dead (Matthew 28. 11-15). Feasting is not frowned on (John 2. 3-8) and extravagance sometimes is acceptable: “Mary took a pound of costly perfume made of pure nard, anointed Jesus’ feet . . . The house was filled with the fragrance of the perfume.” When Judas complained that this was wasteful, and that the money that was spent for the perfume should have been given to the poor, Jesus responded, “You always have the poor with you, but you do not always have me” (John 12. 3-8).

Although Luke 6. 35 “lending, expecting nothing in return,” was a foundation of the medieval usury doctrine, one lesson in the New Testament encourages profits from loans. In the Parable of the Talents a servant is chastised because he failed to earn a profit with money entrusted to him: “you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest” (Matthew 25. 27).

Such New Testament inconsistencies produce a cloudy picture of the merchant and trade. In addition, if it is accepted that the world is coming to an end, then considerations of the future are futile: “So do not worry about tomorrow, for tomorrow will bring worries of its own. Today’s trouble is enough for today” (Matthew 6. 34). Obviously there is no place for business plans: “Come now, you who say, ‘Today or tomorrow we will go to such and such a town and spend a year there, doing business and making money.’ Yet you do not even know what tomorrow will bring” (James 4. 13-14).

Finally, there is the confusion engendered by the “Scourging of the Money-Changers” that each Gospel reports in varying detail. As the Passover approaches, Jesus goes to Jerusalem, where “In the temple he found people selling cattle, sheep, and doves, and the money changers seated at their tables” (John 2. 14). This is a long-standing practice mentioned in the Old Testament. Worshippers who came a substantial distance could not bring animals or birds for offerings in the Temple. Moreover, since the temple tax could not be paid in Greek or Roman coins that displayed the emperor’s image, money changers were required to exchange these coins for the half-shekels that were needed. Nevertheless, ”Making a whip of cords” Jesus “drove all of them out of the temple, both the sheep and the cattle. He also poured out the coins of the moneychangers and overturned their tables . . . [and] told those who were selling the doves, ‘Take these things out of here! Stop making my Father’s house a marketplace’” (John 2. 15-16)! There is no single interpretation of this act. One possibility is that it represented an objection to the performance of the distributive functions by merchants as seems to have been the case with Zechariah in the Old Testament. On the other hand, is seems more likely that this, the most violent act ascribed to Jesus, was the result of a more fundamental motivation, his objection to the very practice of
sacrifice. Jesus may have chosen this means of challenging the authority of the Temple priests. Certainly they perceived the action as threat: “And when the chief priests and the scribes heard it, they kept looking for a way to kill him; for they were afraid of him” (Mark 11. 18).

The New Testament was written by early followers of Jesus who either participated in, or witnessed, the events that they reported, or engaged in early missionary work. The early writers who interpreted and transmitted the Biblical message, and developed Christian doctrine, are known as the Fathers of the Church. In contrast to the New Testament writers, some Early Church Fathers demonstrated a substantial interest in trade, explaining its social function and indicating the merchant’s role in the performance of this function.

The Early Church Fathers

Clement of Alexandria (c. 150-c. 215), the earliest of the Church Fathers, not only holds that merchants may be pleasing to God, but also suggests some rules of behavior to enable them to achieve this goal:

It is in your power to listen to divine wisdom, aye, and to frame your life in accordance with it. Nay, you are not prohibited from conducting affairs in the world decorously according to God. Let not him who sells or buys aught name two prices for what he buys or sells; but stating the net price, and studying to speak the truth, if he get not his price, he gets the truth, and is rich in the possession of rectitude.

Furthermore, Clement explains that the New Testament story of the scourging of the money-lenders does not refer to all merchants, but that it is only “the avaricious, the liars, the hypocrites, those who make merchandise of the truth - the Lord cast out of His Father's court” (The Instructor 3, 11).

Several of the Early Fathers asserted that God ordained the social role of trade. Origen (185-254) states that “God made man a needy being,” and identifies one commercial function as demand driven: “Lack of the necessities of life has also made things, which originate in other places, to be transported to those men who do not possess them by the arts of sailing and navigation” (Contra Celsum 4. 76). St. Basil (330-379) adds the flow of information to that of the flow of physical goods; God “welded all the diverse parts of the universe by links of indissoluble attachment” (The Hexaemeron 2. 2). The merchant plays a part in maintaining these links, and earns his income for this service. The sea “brings together the most distant parts of the earth, and facilitates the intercommunication of mariners. By this means it gives us the boon of general information, supplies the merchant with his wealth, and easily provides for the necessities of life, allowing the rich to export their superfluities, and blessing the poor with the supply of what they lack” (The Hexaemeron 4. 7).

St. Chrysostom (347-407) extends the argument to include local, as well as long-distance trade. In addition to “having set us in need of one another, He on the other hand made the intercourse easy. . . . For if one that wanted a physician, or a carpenter, or any other workman, had need to set off on a long foreign sojourn, the whole had come to nought. Here then is why He founded cities also, and brought all into one place” (Homilies on First Corinthians 34.1). St. Chrysostom (347-407) also describes the work that is done by a merchant to perform his function: “He fits out a ship, and gets together sailors, and engages a pilot, and furnishes the vessel with all
other stores, and borrows money, and crosses the sea, and goes away into a strange land, and en-
dures many dangers, all the rest which they know who sail the sea” (Homilies on St. John, I. 5).

Is Trade Licit?

Despite an understanding of the social necessity of trade, and St. Chrysostom’s explicit
recognition of the work done by merchants, both trade and merchants often are condemned by the
Early Church Fathers. Underlying the theology is an assumption that trade is a zero-sum game. In
a stable society, where change is not envisioned, it is easy to assume that the stock of resources is
fixed. St. Ambrose (340?-397) explains that agriculture is praiseworthy, while trade is not, be-
cause “Agriculture is good indeed, for it supplies fruits for all, and by simple industry adds to the
richness of the earth without any cheating or fraud . . . . the better a man sows, the better he will
reap.” The merchant’s contribution is not apparent to St. Ambrose, so that the merchant’s gain
must come from the loss of others: “Thy gain is the public loss.” Whereas “The fruitful earth re-
turns what she has received in manifold measure,” trade brings a return to the seller only at the
buyer’s expense (Duties of the Clergy, III. 6).

Gregory Nazianzus (329?-389?) comments on “the insensibility and insatiability” of
those who withhold supplies in a time of famine. “They watch their opportunities, and turn the
distress to profit, and thrive upon misfortune” (Oration 43. 34). This tendency of merchants to
take advantage of others is repeated in the statement that the buyers and sellers of corn “grow
prosperous and luxuriate in the misfortune of others” (Oration 17. 19).

Trade also is closely associated with avarice, or greed. Tertulian (160-210) asserts that
without avarice there would be no trade: “Covetousness apart, what is the motive for acquiring?
When the motive for acquiring ceases, there will be no necessity for trading” (De idolatria, 11).
St. Augustine (354?-430) employs the merchant’s assumed motive of greed to distinguish him
from those who work with their hands:

It is one thing to labor in body, with the mind free, as does a handicraftsman, if
he be not fraudulent and avaricious and greedy of his own private gain; but an-
other thing, to occupy the mind itself with cares of collecting money without the
body’s labor, as do either dealers, or bailiffs, or undertakers, for these with care
of the mind conduct their business, not with their hands do work, and in that re-
gard occupy their mind itself with solicitude of getting (On the Work of Monks,
16).

One reason for assuming that the merchant is greedy is that he acquires wealth, and
wealth can only be derived from illicit sources. St. Irenaeus of Lyons (130?-202) explains that all
wealth is ill gotten; it is either derived “from those things which, when we were Gentiles, we ac-
quired by avarice, or received them from our heathen parents, relations, or friends who unright-
eously obtained them.” In addition, people still are avaricious after becoming Christians, as is
evident in trade: “For who is there that sells, and does not wish to make a profit from him who
buys? Or who purchases anything, and does not wish to obtain good value from the seller? Or
who is there that carries on a trade, and does not do so that he may obtain a livelihood thereby?”
It must be noted that St. Irenaeus is not using the term “avarice” in its modern sense of an im-
moderate desire to acquire and preserve wealth. Rather, it seems to mean any attempt made to
better one’s self. And yet St. Irenaeus does not restrict avarice to the commercial sector: “And as
to those believing ones who are in the royal palace, do they not derive the utensils they employ
from the property which belongs to Caesar” (Against Heresies, 4. 30)?
St. Iraneus is not alone in arguing that the sin of avarice is a widespread problem. Eusebius of Caesarea (260?-340) contends that even churchmen are to blame: “Those whom they call prophets and martyrs gather their gain not only from rich men, but also from the poor, and orphans, and widows. . . . Does a prophet play with tables and dice? Does a prophet lend on usury? . . . I will show that they have been done by them.” Furthermore, an example is given of a bishop who obtained wealth “through his iniquities and sacrilegious acts, and through those things which he extorts from the brethren” (Church History, 18).

If avarice were widespread, then it would seem that anyone who becomes a merchant is likely to bring this sin into his trading activities. That is, it is not trade that is sinful but the merchant. St. Augustine (354?-430) presents this argument, beginning with a typical denunciation of the merchant: “O thou trader, because of a certain eagerness for getting, whenever thou shalt have suffered loss, thou wilt blaspheme . . . But whenever for the price of the goods which thou art selling, thou not only liest, but even falsely swearest. . . . let Christians amend themselves, let them not trade.” But then trade is justified in an imaginary conversation with a merchant: “But a trader saith to me, behold I bring indeed from a distant quarter merchandise unto these places, wherein there are not those things which I have brought, by which means I may gain a living: I ask but as reward for my labour, that I may sell dearer than I have bought: for whence can I live, when it hath been written, ‘the worker is worthy of his reward?’” The next step in the merchant’s argument distinguishes the functions performed by the merchant from the person performing these functions: “If I lie, it is I that lie, not the trade.” Finally, the imaginary merchant points out that it is not only traders that lie but others as well. Suppose the merchant becomes a shoemaker. “Are not they too liars? are not they too false-swearers?” Then various types of fraud attributed to shoemakers are carefully described and “These are their doings and these are their sayings: but they are themselves evil, not the calling which they profess.” This imaginary trader concludes: “Admonish me then how I should live; if well, it shall be well with me: one thing however I know, that if I shall have been evil, it is not trading that maketh me so, but my iniquity” (Expositions on the Book of Psalms, 71.15).

Gregory Nazianzus (329?-389?) reasons that the wealth of merchants provides proof of their avarice. It is they “Who give heed to the brilliance of costly stones, and soft flowing garments, the prey of moths, and the plunder of robbers and tyrants and thieves, who are proud of their multitude of slaves and animals” (Oration 17. 19). But this would seem to be a perilous argument in view of the many wealthy nobles and prominent churchmen. St. Augustine (354?-430) tries to separate wealth from avarice, which now replaces money as “the root of all evil.” His argument is that “It is covetousness that is condemned, not gold, or silver, or riches, but covetousness” (Sermons on New Testament Lessons, 11. 10). However, St. Augustine is inconsistent. In a sermon on Matthew 19. 21, he supports the teaching of Matthew 19. 21 “Go sell all that thou hast, and give to the poor, sell what you possess and give to the poor” (Sermons on New Testament Lessons 86). Here St. Augustine implies that wealth cannot be separated from avarice.

**Even if Licit, Trade is a Dangerous Occupation**

Clement of Alexandria (c. 150-c. 215), finds difficulty with Matthew 19. 21: “The Saviour by no means has excluded the rich on account of wealth itself, and the possession of property (Who is the Rich Man that Shall be Saved?, 26). “Riches, then which benefit also our neighbours, are not to be thrown away. For they are . . . provided by God for the use of men.” The virtuous rich man may be able to make good use of these riches. Of course it is “difficult for the soul not to be seduced and ruined by the luxuries and flowery enchantments that beset remarkable wealth”
but it is “not impossible, even surrounded with it, for one to lay hold of salvation provided that he “learned to use things rightly and properly, and so as to strive after eternal life” (Who is the Rich Man that Shall be Saved?, 20).

Pope Leo I (390-461) applies Clement of Alexandria’s argument to the merchant: “The nature of a gain either convicts or excuses a man doing business, for there is a gain which is honest, another which is disgraceful.” And yet a man doing business is in great danger; it is “more profitable for a penitent to suffer loss than to get involved in the dangers of trafficking in business, since it is difficult to avoid sin in the business dealings of buyers and sellers” (Letters, 167).

Trade also is dangerous for the clergy. Basil the Great (330-379) indicates the nature of these dangers in a list of occupations suitable for the clergy. "Permitted occupations allow our life to be tranquil and undisturbed, involving no difficulty in the procuring of the materials proper to them, nor requiring much exertion in selling the articles produced, nor leading to unsuitable or harmful association with men or women.” Furthermore, “In the art of weaving we should employ our skill to produce goods which are for common use in daily life, not in making articles which have been devised by persons of lax morals as a trap and a snare for the young” (The Long Rules, 38). Finally, restrictions on the sale of products are indicated: “We should take care not to dispose of our products in a distant market nor should we go around peddling them. Staying in one place is far more seemly and beneficial. . . . We should prefer lowering the price of the articles to traveling about for the sake of a small profit” (The Long Rules, 38).

By the 5th century, so many bishops, clerics and monks engage in commercial activities that the problem has to be addressed in canon law. Although individual ecclesiastical authorities might attempt to prevent their charges from engaging in trade, their influence extends only to a limited geographical area. For a rule to be binding on all Christians, it must be made by the pope or by a General or Ecumenical Council consisting of all bishops, and other ecclesiastical dignitaries. Canon 3 of the Fourth General Council, (Chalcedon) held in 451, specifies that, with certain exceptions, “No bishop, cleric or monk shall hire possessions or engage in business” (Percival 1950, p. 269).

Conclusions

One can sympathize with the lay merchant faced with the contradictory teachings of the Early Church Fathers. Origen and St. Chrysostom assert that trade is ordained by God, but St. Ambrose condemns trade. Tertullian asserts that the cause of trade is the merchant's avarice or greed, but St. Iraneus exposes the specious argument that avarice and greed are limited to the merchant. Even the teachings of St. Augustine are inconsistent. The medieval Schoolmen faced the herculean task of weaving these divergent views into a coherent framework relevant to Western Europe. This task became especially difficult after external pressure from the barbarian peoples moderated and commercial activity rapidly expanded. A study of this work would be a logical extension of the present paper.

Notes

References


Sermon XI


