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USURY

Usury is an old term for charging interest on a loan. In medieval times, usury was held to be a sin, and Christians were forbidden to lend with interest but were allowed to borrow. In the Bible, it refers for a sum paid for the use of money, the sum added to the amount borrowed. In the Old Testament during Israel times, it was just a little amount, not as in modern sense which refers to very high interest. The Jews were forbidden from exacting interest from money or good lend to others. Do not take usurious interest from him, but revere your God, that your countryman may live with you. You shall not give him your silver at interest, nor your food for gain (Leviticus 25:36-38).

Let us examine several truths from these three verses: The Jews were forbidden to exact interest from money or food they lent The Jews were not forbidden to borrow from those who charge interest We live by faith in Christ in this world and not by compromising Promotion comes from God Live and let others live If you lend, do not charge interest

"You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest." You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the Lord your God may bless you in all that you undertake in the land which you are about to enter to possess (Deuteronomy 23:19-20).

The Jews were not forbidden to exact usury from their countrymen The Jews were allowed to charge interest from foreigners Submission to this mandate results to tremendous divine protection and blessing He does not put out his money at interest, nor does he take a bribe against the innocent. He who does these things will never be shaken (Psalm 15:5). The Israelite who charge interest were cursed to become poor Usury led to terrible calamity He who increases his wealth by interest and usury, Gathers it for him who is gracious to the poor (Proverbs 28:8)

During the 70 years captivity of Israel in Babylon, those who were left in Israel were the poorest of the poor. When the second generation of the exiles returned home they found their countrymen in terrible situation. The returnees were far better in financial aspect, they were rich. The returnees became the lenders who charged interest. They took advantage of their poor countrymen by exacting heavy interest on goods they borrowed.

"You are exacting usury, each from his brother!" Therefore, I held a great assembly against them. And I said to them, "We according to our ability have redeemed our Jewish brothers who were sold to the nations; now would you even sell your brothers that they may be sold to us?"*Again I said, "The thing which you are doing is not good;

should you not walk in the fear of our God because of the reproach of the nations, our enemies?

"And likewise I, my brothers and my servants, are lending them money and grain. Please, let us leave off this usury. "Please, give back to them this very day their fields, their vineyards, their olive groves, and their houses, also the hundredth part of the money and of the grain, the new wine, and the oil that you are exacting from them." (Nehemiah 5:7c-11). Those Israelites pawned their lands, their animals in exchange for foods. For a few days they ate, after that they lost their properties, so they pawned their sons, daughters to become slaves.

We are no longer in the Old Testament period, and we are not Israelites but the Law of grace for the Church Age is greater than the Mosaic Law. The vital issue behind usury is the spiritual relationship of the Christian with his God and with his brethren. The purpose of lending is to help those in financial difficulties, but exacting interest is not helping the needy but robbing them. It's a barbaric mental attitude that the soul of the lender is on money and he uses the poor for this purpose.

It is not the will of God for Christians to engage in any business that directly exact interest such as banking, financing, money lending, and pawning. Exact heavy interest, demanding for collateral and forfeiting the pawn property is not helping the poor. The money in time deposit is used by the bank for financing there is only one picture behind the motives of lending and financing: the love of money. The Lord Jesus Christ drove away the money changers in the Temple not because of the sacredness of the building but because of its evil purpose. Usury is oppression and robbery disguised as financial assistance.

Christians who are in financial crisis may borrow from money lenders or pawn their properties. The burden of heavy interest serves as self-induced misery, divine discipline or undeserved suffering depending on the spiritual status of the believer. Christians with financial capacity are restricted not to charge interest if they lend or provide financial assistance.

Usury is the same as extortion. The believer who is exacting money in the form of interest is saving for somebody who pities the poor (Proverbs 28:8). When he dies, he will leave his money to somebody who will distribute it to the poor. The purpose of lending is to aid the needy but exacting interests is dragging them down to their own graves. Usury is not helping but killing them.

He (who) lends money on interest and takes increase; will he live? He will not live! He has committed all these abominations he will surely be put to death; his blood will be on his own head. (Ezekiel 18:13) Usury is a synonym of extortion or illegal profit, and is considered a heinous crime punishable by death. Even some fundamentalist Christians do not consider usury a sin, in the same way, many do not consider sleeping during the Bible study or preaching of Bible doctrine a sin, because we have a distorted definition of sin (see: Old Sin Nature Tract No. 25-A). God clearly defined sin according to His perfect standard not according to imperfect norms and standards of men. Usury is a sin and that is something we cannot change. You cannot bribe God with the tithe of the profit from usury. Whoever receives your tithes is also cursed (see the booklet: Grace Giving).

It is dangerous to fall in love with money (see the booklet: Grace Giving) because it will drag you to the pit of spiritual immaturity and carnality the rest of your life. The love of money can cause any believer to put his trust in material things rather than on God (Mark 10:23-25). It can become part of slavery to the details of life (Ecclesiastes 5:10-6:2). The love of money will become the root of all kinds of evil (the arena for chain-sinning) in the souls of believers, (1 Timothy 6:6-12, 17, 19).

The love of money can destroy the grace orientation of a believer and contributes to his carnality and reversion of his mental attitude (Acts 5:1-10, James 4:14-5:6). Money can be the source of deceit (Jude 11, Numbers 22-23). Money can become a cruel master, a tyrant and the most terrible enemy. Money is not a means of happiness. For the believer there is no happiness from the details of life. The believer's happiness is built on his progressive advancement and momentum toward spiritual maturity. Money can be the source of unhappiness for believers especially if high interest is exacted which they cannot repay.

Let your character be free from the love of money. Be content with what you have (Hebrews 13:5). God will never forsake or desert His children in any situation beyond human control. The priority of every believer is not to accumulate material wealth but to invest in spiritual and eternal wealth. We are to grow and advance towards spiritual maturity. It is noble to work hard and invest for the future of our children, but it is disaster to neglect your spiritual life and fail to reach spiritual maturity. If you are a believer, and you have exacted interest from another person, you need to rebound.