## ~INTEREST (192)

- The price or rate paid by a debtor for the use of what he borrows Already in the Second Millennium B.C.E, Babylon had a fully developed loan system.
- The Code of Hammurabi indicates a 20-percent interest rate on money and grain, and it stipulates that a merchant charging a higher rate would forfeit the amount lent.
- By contrast God's Law to Israel prohibited making loans on interest to needy fellow Israelites. No one was to profit from another's financial reverses.
- If you should lend money to my people, to the afflicted alongside you, you must not become like a usurer to him. You must not lay interest upon him. (Exodus 22:25)
- Do not take interest and usury from him, but you must be in fear of your God, and your brother must keep alive with you. (Leviticus 25:36)
- You must not give him your money on interest, and you must not give your food out on usury. (Leviticus 25:37)
- You must not make your brother pay interest, interest on money, interest on food, interest on anything on which one may claim interest. (Deuteronomy 23:19)
- He that is multiplying his valuables by interest and usury collects them merely for the one showing favor to the lowly ones. (Proverbs 28:8)
- · Indicates that fortunes acquired from interest wrongfully collected would eventually become the possession of the one showing favor to the lowly ones.
- Foreigners, however, could be charged interest by the Israelites.
- No illegitimate son may come into the congregation of Yehowah. Even to the tenth generation none of his may come into the congregation of Yehowah. (Deuteronomy 23:2)

- Jewish commentators understand this to apply, not to cases of need, but to business loans. [The Pentateuch and Haftorahs, edited by J. H. Hertz, London, 1972, p. 849]
- Usually foreigners were in Israel only temporarily, often as merchants, and could reasonably be expected to pay interest, particularly since they would also be lending to others on interest.
- Whereas upright Israelites obeyed God's Law about making interest-free loans.
- His money he has not given out on interest, and a bribe against the innocent one he has not taken. He that is doing these things will never be made to totter. (Psalms 15:5)
- And as regards a man, in case he happens to be righteous and he has executed justice and righteousness. (Ezekiel 18:5)
- Nothing would he give on interest and no usury would he take, from injustice he would draw back his hand, true justice he would execute between man and man. (Ezekiel 18:8)
- From the afflicted one he has drawn back his hand. No usury and interest has he taken. My judicial decisions he has carried out. In my statutes he has walked. He himself will not die because of the error of his father. He will positively keep living. (Ezekiel 18:17)
- Lending on interest apparently became common and brought hardships on needy debtors.
- However, there came to be a great outcry of the people and their wives against their Jewish brothers. (Nehemiah 5:1)
- And there were those who were saying; Our sons and our daughters we are giving as security that we may get grain and eat and keep alive. (Nehemiah 5:2)
- And there were those who were saying; Our fields and our vineyards and our houses we are giving as security that we may get grain during the food shortage. (Nehemiah 5:3)
- And there were those who were saying; We have borrowed

money for the kings tribute on our fields and our vineyards. (Nehemiah 5:4)

- And now our flesh is the same as the flesh of our brothers, our sons are the same as their sons, but here we are reducing our sons and our daughters to slaves, and there are some of our daughters already reduced, and there is no power in our hands while our fields and our vineyards belong to others. (Nehemiah 5:5)
- Now I became very angry as soon as I heard their outcry and these words. (Nehemiah 5:6)
- So my heart took consideration within me, and I began finding fault with the nobles and the deputy rulers, and went on to say to them; Usury is what you are exacting, each one from his own brother. Further, I arranged a great assembly on their account. (Nehemiah 5:7)
- And I proceeded to say to them; We ourselves have bought back our own Jewish brothers who were sold to the nations, as far as it was in our power, and at the same time will you yourselves sell your own brothers, and must they be sold to us? At this they became speechless, and they did not find a word. (Nehemiah 5:8)
- And I went on to say; The thing that you are doing is not good. Is it not in the fear of our God that you should walk because of the reproach of the nations, our enemies? (Nehemiah 5:9)
- And also I, my brothers and my attendants are giving money and grain on loan among them. Let us, please, leave off this lending on interest. (Nehemiah 5:10)
- Please, restore to them on this day their fields, their vineyards, their olive groves and their houses, and the hundredth of the money and the grain, the new wine and the oil that you are exacting as interest from them. (Nehemiah 5:11)
- And it must come to be the same for the people as for the priest. The same for the servant as for his master. The same for the maidservant as for her mistress. The same for the buyer as for the seller. The same for the lender as for the borrower. The same for the interest taker as for the one paying the interest. (Isaiah 24:2)

- On usury he has given, and interest he has taken, and he positively will not keep living. All these detestable things he has done. He will positively be put to death. On him his own blood will come to be. (Ezekiel 18:13)
- A bribe they have taken in you for the purpose of shedding blood.

  Interest and usury you have taken, and you violently keep
  making gain of your companions with defrauding, and me you
  have forgotten, is the utterance of the Sovereign Lord Yehowah.

  (Ezekiel 22:12)
- Jesus Christ, though, upheld God's Law in this regard and gave it an even broader application, saying; Continue to lend without interest, not hoping for anything back.
- Also, if you lend without interest to those from whom you hope to receive, of what credit is it to you? Even sinners lend without interest to sinners that they may get back as much. (Luke 6:34)
- To the contrary, continue to love your enemies and to do good and to lend without interest, not hoping for anything back, and your reward will be great, and you will be sons of the Most High, because he is kind toward the unthankful and wicked. (Luke 6:35)
- It would therefore be improper to withhold assistance from a person who because of continued adversity and through no fault of his own might be unable to repay a debt.
- But when the loan is not needed to relieve poverty, there would be no objection to a person's charging interest on a loan. Jesus himself, by having the wicked slave in one of his illustrations censured for failing to deposit his masters money with the bankers so as to draw interest, implied that receiving interest from invested capital is proper.
- In reply his master said to him; Wicked and sluggish slave, you knew, did you, that I reaped where I did not sow and gathered where I did not winnow? (Matthew 25:26)
- Well, then, you ought to have deposited my silver monies with the bankers, and on my arrival I would be receiving what is mine with interest. (Matthew 25:27)

- He said to him, Out of your own mouth I judge you, wicked slave. You knew, did you, that I am a harsh man, taking up what I did not deposit and reaping what I did not sow? (Luke 19:22)
- Hence why is it you did not put my silver money in a bank? Then on my arrival I would have collected it with interest. (Luke 19:23)