

~LOAN (239)

- Anything, especially money, given for temporary use, with expectation of future return or the delivery of an equivalent.
- Often very high interest was charged in nations of antiquity, and people unable to repay loans were treated harshly. Interest rates requiring one half of a man's crop for use of a field are known from ancient records, and the requiring that a merchant repay double what he borrowed was not viewed as unlawful. [Ancient Near Eastern Texts, edited by J. Pritchard, 1974, pp. 168,170]
- At times the treatment of a debtor was very harsh. [Livy, II, XXIII, 2-7]
- But that slave went out and found one of his fellow slaves that was owing him a hundred denarii, and, grabbing him, he began to choke him, saying; Pay back whatever you owe. (Matthew 18:28)
- Therefore his fellow slave fell down and began to entreat him, saying; Be patient with me and I will pay you back. (Matthew 18:29)
- However, he was not willing, but went off and had him thrown into prison until he should pay back what was owing. (Matthew 18:30)
- In ancient Israel, however, the situation was quite different. Ordinarily **loans** of money or foodstuffs were made to poor fellow Israelites who were the victims of financial reverses, and the Law prohibited exacting interest from them.
- For an Israelite to have accepted interest from a needy fellow Israelite would have meant profiting from that one's adversity.
- 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)
- And in case your brother grows poor and so he is financially weak alongside you, you must also sustain him. As an alien resident

- and a settler, he must keep alive with you. (**Leviticus 25:35**)
- 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**)
 - In case some one of your brothers becomes poor among you in one of your cities, in your land that Yehowah your God is giving you, you must not harden your heart or be closefisted toward your poor brother. (**Deuteronomy 15:7**)
 - For you should generously open your hand to him and by all means lend him on pledge as much as he needs, which he is in want of. (**Deuteronomy 15:8**)
 - 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**)
 - Foreigners, though, could be required to pay interest. But even this provision of the Law may have applied to business **loans** only and not to cases of actual need.
 - Often foreigners were in Israel as transient merchants and could reasonably be expected to pay interest, as they would also be lending to others on interest.
 - You may make a foreigner pay interest, but your brother you must not make pay interest, in order, that Yehowah your God may bless you in every undertaking of yours on the land to which you are going so as to take possession of it. (**Deuteronomy 23:20**)
 - The Hebrew Scriptures censure the borrower who refuses to repay a **loan**.
 - The wicked one is borrowing and does not pay back, but the righteous one is showing favor and is making gifts. (**Psalms 37:21**)
 - And at the same time encourage lending to those in need.

- In case some one of your brothers becomes poor among you in one of your cities, in your land that Yehowah your God is giving you, you must not harden your heart or be closefisted toward your poor brother. ([Deuteronomy 15:7](#))
- For you should generously open your hand to him and by all means lend him on pledge as much as he needs, which he is in want of. ([Deuteronomy 15:8](#))
- Watch out for yourself for fear a base word should come to be in your heart, saying; The seventh year, the year of the release, has come close, and your eye should indeed become ungenerous toward your poor brother, and you should give him nothing, and he has to call out to Yehowah against you, and it has become a sin on your part. ([Deuteronomy 15:9](#))
- You should by all means give to him, and your heart should not be stingy in your giving to him, because on this account Yehowah your God will bless you in every deed of yours and in every undertaking of yours. ([Deuteronomy 15:10](#))
- For someone poor will never cease to be in the midst of the land. That is why I am commanding you, saying; You should generously open up your hand to your afflicted and poor brother in your land. ([Deuteronomy 15:11](#))
- All day long he is showing favor and lending, and so his offspring are in line for a blessing. ([Psalms 37:26](#))
- The man is good who is gracious and is lending. He sustains his affairs with justice. ([Psalms 112:5](#))
- He that is showing favor to the lowly one is lending to Yehowah, and his treatment He will repay to him. ([Proverbs 19:17](#))
- He that is showing favor to the lowly one is lending to Yehowah, and his treatment He will repay to him.
- The case of Hannah illustrates that Yehowah repays generously. After lending her only son Samuel to Yehowah for service at the sanctuary in fulfillment of her vow, Hannah was blessed, not with just another son, but with three sons and two daughters.

- **And she went on to make a vow and say; O Yehowah of armies, if you will without fail look upon the affliction of your slave girl and actually remember me, and you will not forget your slave girl and actually give to your slave girl a male offspring, I will give him to Yehowah all the days of his life, and no razor will come upon his head. (1 Samuel 1:11)**
- **So it came about at the rolling around of a year that Hannah became pregnant and brought a son to birth and proceeded to call his name Samuel, because, said she, it is from Yehowah that I have asked him. (1 Samuel 1:20)**
- **With that she said; Excuse me, my lord! By the life of your soul, my lord, I am the woman that was standing with you in this place to pray to Yehowah. (1 Samuel 1:26)**
- **It was with reference to this boy that I prayed that Yehowah should grant me my petition that I asked of him. (1 Samuel 1:27)**
- **And I, in my turn, have lent him to Yehowah. All the days that he does happen to be, he is one requested for Yehowah. And he proceeded to bow down there to Yehowah. (1 Samuel 1:28)**
- **And Eli blessed Elkanah and his wife and said; May Yehowah appoint to you an offspring from this wife in place of the thing lent, that was lent to Yehowah. And they went to their place. (1 Samuel 2:20)**
- **Accordingly Yehowah turned his attention to Hannah, so that she had pregnancy and gave birth to three sons and two daughters. And the boy Samuel continued growing up with Yehowah. (1 Samuel 2:21)**
- **While on earth Christ Jesus reflected the generous spirit of his Father Yehowah and taught others to do likewise. Amplifying the matter of making **loans**, Jesus said; 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. To the contrary, continue 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.**

- 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](#))
- Jesus Jewish listeners were obligated by the Law to make interest-free **loans** to needy fellow Israelites. It was not unusual even for sinners to lend without interest to those who would be in position to make repayment.
- Such lending without interest might even be done with the intent of gaining some favor from the borrower in the future. On the other hand, one desiring to be an imitator of God would do more than a sinner, by lending to needy persons whose economic situation was such that they might never be able to make repayment.
- The application of Jesus words is, of course, limited by circumstances. For example, the obligation to care for the needs of family members takes a prior claim.
- It would therefore be wrong for anyone to make a **loan** that would interfere with his obligation to provide lifes necessities for his family.
- But you men say; If a man says to his father or his mother; Whatever I have by which you may get benefit from me is corban, that is, a gift dedicated to God. ([Mark 7:11](#))
- You men no longer let him do a single thing for his father or his mother. ([Mark 7:12](#))
- And thus you make the word of God invalid by your tradition which you handed down. And many things similar to this you do. ([Mark 7:13](#))
- Certainly if anyone does not provide for those who are his own, and especially for those who are members of his household, he has disowned the faith and is worse than a person without faith. ([1 Timothy 5:8](#))

- **Also, the attitude and circumstances of the prospective borrower enter the picture. Is he in need because of his being irresponsible, lazy, and unwilling to accept work although jobs he is able to perform are available? If so, the words of the apostle Paul apply,**
- **In fact, also, when we were with you, we used to give you this order; If anyone does not want to work, neither let him eat. ([2 Thessalonians 3:10](#))**

See Also DEBT, DEBTOR

See Also INTEREST