

“Thou Shalt Not Bite Thy Brother”

Introduction: The purpose of this paper is to establish the conviction, from the Scriptures, that the popular practice of charging interest or usury to another person, made in the image of God, is not something that a confessing believer in the Lord Jesus Christ should do, if he desires to testify to the truth that loving God and his fellow man is more important to him than money. The author of this paper did not always hold to this Biblical position. He grew up believing, as the majority in the world, and sadly most in the visible church do today that charging or receiving interest or usury is not wrong but actually allowed and endorsed by God. However, as this paper will show, such a view is not supportable by the written Word of God, the Holy Bible regardless of how acceptable men, whether believer or non-believer, think it to be.

Part 1: Usury and Interest are Synonyms.

One of the first things that needs to be established is the meaning of the words usury and interest. For the purposes of this paper, as well as it being the conviction of the author, interest and usury mean the same thing. They are synonyms. The popular idea that usury is excessive interest is something that is imported into the discussions on this subject as a means to justify the practice of receiving interest. But there are no verses in Scripture that justify saying that usury is excessive interest. Since the Bible is its own dictionary, one should search the Scriptures to see if there is any passage that defines usury. There is such a passage. It is in the book of Nehemiah chapter 5 where Nehemiah rebukes his fellow countrymen because they are being unloving towards their brethren by charging them usury. In verse 10 he tells his fellow brethren to stop charging usury. Then at the end of verse 11 Nehemiah reveals the amount of usury that they were wrongly charging their brothers:

Nehemiah 5:10-11 I likewise, *and* my brethren, and my servants, might exact of them money and corn: I pray you, **let us leave off this usury.**¹¹ Restore, I pray you, to them, even this day, their lands, their vineyards, their oliveyards, and their houses, **also the hundredth part of the money, and of the corn, the wine, and the oil, that ye exact of them.** (Emphasis added)

Notice that Nehemiah is telling them to return the hundredth part that they were charging as usury. Therefore if one was looking for a Biblical

definition of usury, it is 1%! I know of no one today that would see a 1% interest charge as being excessive. They would probably see it as a bargain! Therefore the idea that usury means excessive interest is not supportable by the Word of God. It is not hard to see 1% as being the smallest level of usury considered in ancient Israel as they most likely would not have dealt in fractions of percentages as is possible today with our “digital” money. This simply means that requiring repayment of any amount over what was originally loaned is usury.

Part 2: Usury or Interest is a Negative and Unloving Action

If one was to base his opinion on usury/interest from the teachings of the world, and the majority of the visible church today, it would be seen as a beneficial and even wise monetary practice. But that is only if you are on the receiving end of the usury. For little thought is given, by those receiving the usury, to the burden that it causes to those who are required to pay back more than what was originally loaned. Few who receive usury stop and think about how much longer it takes a student to repay a loan for his education, or a family to repay a mortgage, or the level of the usury that is consuming the taxes they pay. And it is a burden as seen by how the only other form of the word that is translated usury in the Old Testament has reference to the bite of a snake. It is not surprising that no one enjoys being charged interest just as no one enjoys being bitten by a snake. For example:

Genesis 49:17 Dan shall be a serpent by the way, an adder in the path, **that biteth the horse heels**, so that his rider shall fall backward. (Emphasis added)

Numbers 21:6 And the LORD sent fiery serpents among the people, and **they bit the people**; and much people of Israel died. (Emphasis added)

Proverbs 23:32 At the last **it biteth like a serpent**, and stingeth like an adder. (Emphasis added)

There are many other verses that could be quoted, that show the same truth, but the above show that the uniform use of the word from which the word translated usury is derived refers to the biting of a snake. A person who is being charged usury or interest is being bitten, not unlike a horse or a person who is being bitten by a snake. The person who is charging or receiving the usury is the one who is biting his fellow man like a snake! It is a negative and unloving action.

Part 3: John Calvin's Arbitrary Division Is No Justification for Usury

Despite the clear teaching of the Bible, as to the negative and unloving action, of receiving interest, many embrace the idea put forward by one no less than John Calvin to justify it. John Calvin developed the idea that there is a difference between business usury and private usury. Business usury is charged to those in business who needed a loan. Private usury is charged to a private person who needed a loan. The idea being that if usury is charged to a needy business man there was nothing wrong with it. But charging usury to someone who was in need privately was wrong. But there is nothing in Scripture to justify this arbitrary and artificial division! It is imported into the Scriptures. It cannot be derived from the Scriptures. And it is easy to see why it is not! Many, if not the majority, of businesses in Ancient Israel, were private or home based businesses. An ancient Israeli business man working out of his home, or on his farm, would not have understood this arbitrary distinction between personal and business loans - the personal loan without usury and the business loan with it. For, how many of those being charged usury in Nehemiah's day were simply trying to establish their business or farm? Therefore based on this arbitrary division Nehemiah could not have rebuked all those who were charging interest to their brethren. But even if this false division was allowed, it would still condemn the whole personal loan business that is engaged in by professing Christians today. Because, why does a person seek out a loan? Because he is poor and does not have the money he needs to purchase the things he needs like a car to go to work or a home to live in with his family.

Part 4: Another Arbitrary Division: Usury is Unlawful Only if Charged to the Poor

There is no denying the fact that the poor are often singled out when the subject of usury is mentioned in the Scriptures:

Exodus 22:25 If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.(Emphasis added)

Leviticus 25:35-36 And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: *yea, though he be a stranger, or a sojourner; that he may live with thee.* ³⁶ **Take thou no usury of him**, or increase: but fear thy God; that thy brother may live with thee.(Emphasis added)

The argument from verses such as those above is that it is only the poor that are not to be charged usury. It is alright to charge usury to someone who is not poor. There is more than one problem with this line of reasoning. The first is that there are passages of Scripture that prohibit the charging of usury without any reference to the poor:

Deuteronomy 23:19 Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury:(Emphasis added)

Psalms 15:1 & 5 LORD, who shall abide in thy tabernacle? who shall dwell in thy holy hill?... **He that putteth not out his money to usury**, nor taketh reward against the innocent. He that doeth these *things* shall never be moved.(Emphasis added)

A second problem is that seeing the texts that mention the poor as legitimizing charging usury to the “non-poor” is reading an interpretation into these verses to justify charging usury to the “non-poor”. For, rather than seeing the texts that mention the poor as legitimizing charging usury to the “non-poor” they should be seen as describing those who are most likely to be the ones who are going to need a loan. For, a person with money does not need to borrow money unless he is unwilling to wait for something he desires or is coveting. If it is something that he legitimately needs and cannot afford it, then he would fall under the poor category to whom the non usury restriction applies.

Part 5: A Single Old Testament Verse is No Justification for Charging Usury Today

Despite the clear negative and unloving aspects of charging usury and the number of verses in the Old Testament that prohibit it as shown above some will seek to justify charging it on the basis of verse 20 of Deuteronomy 23:

Deuteronomy 23:20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it. (Emphasis added)

But the weakness of this argument is seen in a number of ways as well. First, How does an Israelite’s ability to charge usury to a stranger, a non-

Israelite, justify a Christian charging usury to another Christian? Or a fellow American charging usury to a fellow American? It is much more legitimate and loving to apply the part of the verse that prohibits the charging usury to a brother as having application to our fellow Christians and countrymen, who need a loan, and not treating either of them like strangers in charging them usury. To use the argument that since God's people were able to charge usury to a stranger or foreigner, I am able to charge usury to my fellow citizen or fellow believer shows the extent to which those who want to justify this biting practice are willing to go to. A New Covenant believer is not to base his dealings with his fellow believers and countryman on what the Lord allowed his people to do under the Old Covenant towards strangers. Second, if the stranger being referred to in the above verse has reference to the Canaanite nations, the Israelites' ability to charge them usury was a form of economic warfare against the Canaanite nations. Because the only person who benefits from the charging of usury is the one charging it. The one having to pay it is being bitten. For, all that one needs to do to see the fact that interest is a form of economic warfare is to consider the interest paid to foreigners because of the massive United States deficit. It has been estimated at one million dollars a day for every man, woman, boy and girl in the United States!

Part 6: The Lord's Parables Do Not Justify Receiving Usury

The argument that Jesus justifies the charging of usury in His parable of the talents in Matthew and Luke is another example of the extent to which people will go to justify an unloving practice:

Matthew 25:24-27 Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: ²⁵ And I was afraid, and went and hid thy talent in the earth: lo, *there* thou hast *that is* thine. ²⁶ His lord answered and said unto him, *Thou* wicked and slothful servant, **thou knewest that** I reap where I sowed not, and gather where I have not strawed: ²⁷ **Thou oughtest therefore** to have put my money to the exchangers, and *then* at my coming I should have received mine own with usury.(Emphasis added)

Luke 19:20-23 And another came, saying, Lord, behold, *here is* thy pound, which I have kept laid up in a napkin: ²¹ For I feared thee,

because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow. ²² And he saith unto him, Out of thine own mouth will I judge thee, *thou* wicked servant. **Thou knewest that** I was an austere man, taking up that I laid not down, and reaping that I did not sow: ²³ **Wherefore then** gavest not thou my money into the bank, that at my coming I might have required mine own with usury?

A quick reading of these two passages might give a person that Jesus was justifying the practice of receiving usury which is the popular but incorrect understanding of these verses. For Jesus is not justifying the practice of receiving usury. He is exposing the hypocrisy on the part of the lazy servant. For read how the lazy servant refers to the Lord in these verses. He refers to him as a hard and austere man who reaps where he has not sown. But the Lord exposes the hypocrisy of this lazy servant by saying, “if this is the type of man you think I am then you should have put my money in the bank and collected usury on it because receiving usury is the practice of a man who is austere! To use these parables to justify the receiving of usury is to dishonor the Lord because He is not hard, He is not austere and He certainly does not reap where He has not sown because He is the source and provider of all things! To use these verses to justify the receiving of usury, which is the popular misuse of these verses, is to ignore the true picture of what the receiving of usury or interest displays. It displays hardness of heart and austerity of heart. These parables do not justify the receiving of usury despite how often they are quoted to justify the practice, unless a person wants to display a hard and austere heart! A confessing believer in Christ should want to display a loving and not a hard and austere heart.

Part 7: Jesus Sets A Much Higher Standard

But, rather than laboring to find verses that justify the charging and receiving of usury, a futile quest as seen by the above, the confessing believer in Christ should realize that Jesus sets a far higher standard - one that he should seek, by the grace of God, to conform his use of money to:

Luke 6:34-35 And if ye lend *to them* of whom ye hope to receive, what thank have ye? **for sinners also lend to sinners, to receive as much again.** ³⁵ **But love ye your enemies,** and do good, **and lend, hoping for nothing again;** and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and *to the evil.* (Emphasis added)

Notice Jesus says, "...that sinners also lend to sinners, to **receive as much again**. This statement does not support the receiving of usury even by non-believers. But then Jesus goes on to set a higher standard for those who confess to believe in Him: "...and lend, **hoping for nothing again**...". When a believer lends, he is to lend without even hoping to receive anything back! Is it because the majority of professing believers have not mortified their love of money that they do not hear the higher standard that Jesus sets here? There is absolutely no New Testament justification for a believer receiving usury when the Lord says he is not even to be concerned about receiving any of it back. If a believer cannot lend without fear of not receiving it back again, then he should not loan it out in the first place. He definitely should not loan it out with the hope of receiving it back with interest.

Part 8: "Who Would Loan?" is an Invalid Argument

Because the practice of the charging and receiving of usury has become so ingrained and acceptable in the church and culture today an invalid argument often heard is, "Who would loan?" "Who would loan their money if they were unable to receive it back with usury?" Who would loan? Those who are more concerned about helping others, whether the other is a neighbor, a college student, a young family, or their country. Despite how difficult this is for those who have been weaned on the "necessity" of charging interest, it is possible to loan money to another person without expecting to receive usury back from them! Usury is seen as an essential part of the loan process today because this society, and the majority of the church in it, are not submitting themselves to the clear teaching of the Word of God on the negative and unloving practice of biting our fellow man through the charging and receiving of interest:

Romans 13:10 Love worketh no ill to his neighbour: therefore love *is* the fulfilling of the law.