

THE UPWARD CALL

*Brethren, I do not regard myself as having laid hold of it yet;
but one thing I do: forgetting what lies behind and reaching forward to what lies ahead,
I press on toward the goal for the prize of the upward call of God*

IN CHRIST JESUS.

(Philippians 3.13-14 NASB)

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DO NOT CHARGE INTEREST TO YOUR COUNTRYMEN

I have heard it stated amongst Christians that the problem with the current financial storm is not with the system by which our country and much of the world operates but with the greed and love of money that often drives the system. Their answer is that we, as believers and as a nation, must turn from greed and be more giving to help others. In other words, the problem is not with the system but with the hearts of the people. To carry their thought one step further, the solution is not so much about changing the system but about changing the heart.

I completely agree that the hearts of all who are driven by greed and the love of money need to be changed. Fortunately, not all are driven in this fashion, and there are many who truly are givers who seek to help others with the resources they have. Unfortunately, in this current financial storm, even the givers are suffering losses. Surprisingly, the US Government is far from generous in giving foreign aid to developing countries. Based on a percent of its GNP, the US is near the bottom of the list of giver nations, and yet the US is the wealthiest. We need to wake up (Luke 12.48b)!

What I find interesting is that the ones who want to see the current system continue, so they can increase their wealth and give to others, also want to see the kingdom of God manifested on earth, and they want this prior to the coming of the next eon (age) in which righteousness and justice rule the day. Let me assure you that these two desires are like oil and water; they do not mix, and it cannot happen. The kingdom of the world (and its systems) must fall and be replaced with the kingdom of our Lord and of His Christ (and the divine law of God). This is the truth!

I propose that, although some (perhaps, many) hearts need change, the real problem lies in the system, which truly is against God's divine laws. We need the kingdom of God to rule and reign over this earth. This is the only way. We need God's way, and we need God's King and His sons of glory to lead the nations. This is a topic all unto itself that I have touched upon in other writings and will continue to write on.

Today, many are debating the technical and political reasons for the current crisis, as well as trying to place blame. It appears that the main culprit of the financial meltdown was the issuing of sub-prime mortgages, which is the practice of lending money to buy homes to people who cannot afford to pay back the loan, along with its high rate of interest. This is called *usury*, which means "the practice of lending money at a rate of interest that is excessively high." For a relatively poor person who normally could not qualify for a loan, any interest is excessively high.

But the root cause of the current great storm is more basic than subprime mortgages; the root cause is charging interest for all money that is borrowed, whether it is to buy a home, a car, or a loaf of bread. The current system, by which capitalism operates, stands against God's righteous law of lending without interest to our countrymen and all non-citizens who live in our country. I add non-citizens in the discussion because the Lord commanded Israel to apply the same standard to the stranger and the native (see Exodus 12.49; Leviticus 24.22; Numbers 15.15, 16).

"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 NASB)

According to the Lord's command, how much interest should we charge our countrymen (citizens) and any others who live in our country (non-citizens)? The answer is 0%; anything greater than this is usury. Consequently, at the heart of the capitalist system that we are yoked to is a system of usury. In the US, the amount of debt that the average person carries on credit accounts alone is staggering. In 2007, the US consumer debt was \$2.6 trillion, an average of \$8,500 per person with interest rates ranging from 5% to 22% or higher, in some cases. If this is not usury, then we must call it robbery.

It is time for the eyes of the Lord's people to be opened up to see the truth of God's word. We have been blinded to the truth of God's word on this particular matter through those who state that we are under grace and God's laws do not matter anymore. I have heard many of the arguments on both sides, but I want to answer the objections from a different angle.

First, under the new covenant, what has the Lord promised to do for His people?

“FOR THIS IS THE COVENANT [Hebrews 8.8; new] THAT I WILL MAKE WITH THE HOUSE OF ISRAEL AFTER THOSE DAYS, SAYS THE LORD: I WILL PUT MY LAWS INTO THEIR MINDS, AND I WILL WRITE THEM ON THEIR HEARTS. AND I WILL BE THEIR GOD, AND THEY SHALL BE MY PEOPLE.” (Hebrews 8.10 NASB)

Those who might object that this does not apply to the believer today, I must ask: Who do you think the true Israel is, if it is not the ecclesia, which is the body of Christ? Who has received the new covenant, if it is not the one who believes in the One who has made the one and final sacrifice for sin? We who believe are to have the laws of God put into our minds and written on our hearts. Where does it say that God's laws have been abolished or put away? They are fulfilled in Christ, not abolished (Matthew 5.17), and we have been placed in Christ; therefore, the very life in us, the seed from above that is growing to be the complement of Christ, must have His laws written within. But for what purpose? It is so that the conquerors, those who are counted worthy to reign with Christ, will not only be living examples of the life of Christ, especially the love of God, but will also be able to teach the nations God's righteous ways and to execute His law to the nations. Of course, the spiritual law in that day will be on an order not seen on this earth since the creation of mankind.

In the coming kingdom of Christ, usury will be treated as a sin. As the Lord's people, this law against charging interest on loans should be written on our hearts. I believe one of the messages that the conquerors (overcomers) of Christ will take forth to the nations as the Kingdom or Tabernacles Age commences will deal with this very matter. Let me assure you that it will not be capitalism as we know it. After all, God's King is the rightful heir of the earth. A king always owns all things in his kingdom and sets all the rules by which he governs. As the saying goes: The King is law!

Second, under the new covenant, love is the fulfillment of all the law; it is the royal law of God. Which exemplifies the greatest degree of love: loaning money (or anything else) without interest, or loaning money with interest? Obviously, the former is the greatest degree of love. In fact, charging interest to a fellow citizen is not love at all, but bondage. Just consider the millions of Americans that are in bondage today and have very few options to extricate themselves. Banks have been far more willing to kick people out of their homes or repossess their cars when they are unable to pay back their loans with interest. This is not love; this is greed on the part of the lender. Don't take me wrong, I am not advocating socialism or the materialism and excesses that many are practicing in our day to satisfy their soul; what I am advocating is God's way of love. Let me add that sin is on the part of the lender, not the borrower. Today, we are yoked to this beast, which is always hungry for more. In many respects, we have no choice if we are to survive in this beast system, but let us not embrace it as if it is sanctioned by God and thus is our way to wealth in this day.

Finally, we must see that God has put us under this bondage for a reason, and the way out of it is repentance. The church of God needs to repent for ignoring His divine law. We need to have His laws written on our hearts. This does not mean that we become legalists, and it does not negate grace. On the contrary, with His laws written on our hearts, we enter into the very heart of God, and we begin to understand the spirit of the law and not the letter. I can tell you that the spirit of every law of God is love, for God is love. It is time to repent for ourselves and the leaders of our nations.