

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)

#03-0967

The Kingdom of Our Lord #7.

February 17, 2009

The Law Against Usury

(19) “You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. (20) 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; see Leviticus 25:36-37)

The first aspect of the law of lending was taken up in the previous issue of this series. This aspect dealt with lending to foreign nations. Out of its abundance, a kingdom nation is allowed to lend to a foreign nation. Scripture does not state what percent the interest should be, but since the nation is under the reign of Christ, it must be righteous and just. But due to its abundance, a kingdom nation is never to borrow from a foreign nation. The reason the nations, particularly the US, are in the current economic crisis is because God’s divine law has been broken. And, the reason the crisis will not be resolved by the world leaders is because they are seeking a solution that props up the worldwide financial system rather than seeking God for His way and then implementing it.

Now, let us consider the matter of lending to our fellow countrymen.

It is very clear that under God’s law, within a kingdom nation interest is not to be charged on anything lent to fellow countrymen, which also includes all aliens or strangers living within the nation. In issue #03-0965, *The Law of the Alien & Stranger*, February 3, 2009, the point was made that the law of love demands that all living within a kingdom nation be treated equally. It could be argued that countrymen include all that live within the nation, as opposed to those that live outside the borders in another country. Take note that this law applies not only to money but to food or anything that may be loaned at interest, and that the Lord will bless all that the nation undertakes if it adheres to this law. This blessing will be so great that the kingdom nation will be able to lend to other nations, foreigners.

When God’s nation lends to its citizens and all living within its borders and charges interest, it is called *usury*. It is important to understand that God defines usury differently from Babylon. According to Babylonian thinking, *usury* is “the practice of lending money at a rate of interest that is excessively high.” However, Scripture reveals that the kingdom of God has a more stringent definition when it comes to a nation’s citizens and aliens. The kingdom of our Lord declares that usury is lending anything to fellow countrymen and charging **any** amount of interest. In other words, no amount of interest is allowed. If you lend money to a neighbor and charge him 10%, 1%, or even 0.1%, then it is usury, which is forbidden. Charging no interest is true justice and, I must add, true love.

It is amazing how blinded the church of our day has been to this truth contained in the very word of God that many say they live by. Some churches have formed their own lending/mortgage companies to lend money at interest to other churches, as well as to individual believers. This is an abomination in the sight of God. It is a direct result of the erroneous teaching that the law of God no longer applies and has no value to the ecclesia of God that is under grace. When we ignore the law, we are lawless.

Recently, my soul groaned when I heard a well-known pastor say that he was thinking of starting a lending business for believers so he could lend money at low interest rates, something like 3%. This brother sees the coming of the kingdom and, without doubt, his heart is to help others, but his eyes have been blinded to God’s just way. Regardless of his heart on the matter, his desire is still based on usury.

Nehemiah was one who understood God's law against usury. When he returned to Jerusalem to rebuild the wall, he observed that the nobles and rulers were exacting usury from their brothers.

(7) I consulted with myself and contended with the nobles and the rulers and said to them, "You are exacting usury, each from his brother!" Therefore, I held a great assembly against them. (8) 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?" Then they were silent and could not find a word to say. (9) 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? (10) And likewise I, my brothers and my servants are lending them money and grain. Please, let us leave off this usury. (11) 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." (12) Then they said, "We will give it back and will require nothing from them; we will do exactly as you say." So I called the priests and took an oath from them that they would do according to this promise. (Nehemiah 5:7-12 NASB)

Nehemiah reminded his Jewish brethren that they had been sold to the nations. In other words, they had been in bondage and they should avoid anything that placed their fellow brethren under bondage; charging interest was a form of bondage. He encouraged them to lend money and grain because there was a need, but he exhorted them to leave off the usury or the charging of interest, even to return what they had taken. They were speechless when they realized that what they had done was nothing less than placing their brothers in slavery to them. Of all the people on earth, they should have known something about being held in bondage as slaves. But they forgot. They were not walking in the fear of the Lord, for if they had been walking properly, then they would have lent without charging any interest. The good news is that they repented and gave back all that they had taken.

Dear brethren, especially churches, if you have lent money to others and are charging interest, seek the Lord's mind on the matter, so that the kingdom of God will draw near to you. In our day, we cannot expect the Babylonian system to act righteously, but all who call upon the name of the Lord surely can and should act righteously. Those who are caught up in the false prosperity gospel and getting increase need to be careful how this increase is acquired. Doing it by coercing others to give "seed money" by using their credit card is not a righteous act. Be generous and lend to those in need, but heed the Lord's warning against usury. Better yet, just simply give as the spirit of God leads, **for God loves a cheerful giver** (2 Corinthians 9:7).

The good news is that when the kingdom of our Lord comes, all nations that submit to the reign of Christ will forsake the Babylonian system and embrace the laws of the kingdom of our Lord. In that day, the blessings of God will begin to flow until the whole earth is full of His glory.

Now, there is a reason for the law against usury; there is a much higher law, the law of righteousness and justice that leads to life.

(5) "But if a man is righteous and practices justice and righteousness, ... (7) if a man does not oppress anyone, but restores to the debtor his pledge, does not commit robbery, but gives his bread to the hungry and covers the naked with clothing, (8) if he does not lend money on interest or take increase, if he keeps his hand from iniquity and executes true justice between man and man, (9) if he walks in My statutes and My ordinances so as to deal faithfully – he is righteous and will surely live," declares the Lord GOD. (Ezekiel 18:5, 7-9 NASB; see Ezekiel 18:13, 17; 22:12-13; Exodus 22:25-27)

We are living in a day of shaking, and it is reported that some (perhaps, many) churches are being financially shaken, even to the point of bankruptcy. **He who does not put out his money at interest will never be shaken** (see Psalm 15:5).