

Further Comment on the Sin of Usury

By Dr. Greg Bahnsen

In endorsing usurious business practices within the Christian church, the editor of the *Guardian* (in the December 1976 issue) appears to have employed the illogical reasoning that he mistakenly attributes to another writer. He has been prevented from drawing "good and necessary inferences" from Scripture because of a hasty generalization in his argument. He has reduced the whole to the part (just as does the man who thinks that, because he can tear in half page 127 of the New York telephone directory, he can tear the entire directory in half).

If a moral theologian were to argue that the Bible does not forbid drunkenness in general, but only drunkenness at the Lord's table (1 Cor. 11:20-21), he would employ hasty generalization (overlooking passages like Romans 13:13, etc). In a similar fashion, I think, Mr. Mitchell has selected a verse that speaks of sinful usury in a *particular* kind of case (a poor brother) and mistakenly *generalized this* part to be the whole of what is forbidden regarding usury. He claims that Scripture's prohibition of interest-bearing loans in non-commercial circumstances applies solely to a poor brother in dire need of relief. This limitation is unwarranted and unwittingly overlooks contrary evidence pertaining to the general sin of usury.

No Interest From Brother

Deuteronomy 23:19 states categorically: "Thou shalt not lend upon interest to they brother." The economic status of the borrower here is not relevant, receiving not the slightest mention; the point is that he is "thy brother" and not a "foreigner." The Old Testament could distinguish between loans in general ("any kind of loan") and poverty loans ("if he be a poor man"); indeed, it did so distinguish in the nearby context in Deuteronomy 24:10-13. In Deuteronomy 23:19, however, there is *not* a qualification, specification, or limitation of the prohibition to poverty loans alone. We are not at all to charge interest to *any* of God's people (on non-commercial loans).

In his commentary on Exodus 22:25; R. A. Cole says, "Dt. 23:20 extends this rule to money lent to any fellow-Israelites." So also, H. Cunliffe-Jones comments on Deuteronomy 23:19 by saying: "In this generalized form, the injunction is an advance upon the two parallel laws in Ex. 22:25 and Lev. 25:37, which forbids taking interest from *poor* Israelites. Here the prohibition is extended to *all* Israelites." Likewise the Mishnah and Talmud interpreted God's law as allowing for *no* usurious transactions between God's people. This understanding was applied by councils of the Christian church as well (e.g., canon 17 at Nicea, etc.).

The biblical ethic requires that we abstain from making money off of our fellow believers, for it is sacrificial love and not profit-making that characterizes the relationship between God's people. Our attitude must parallel God's character as merciful, kind, and perfect; when it does, says Jesus, we will not turn away from the borrower but will lend without any hope of receiving in return (Matt. 5:42, 48; Luke 6:34-36).

Who qualifies to dwell in Jehovah's holy hill? He "who honoreth them that fear Jehovah; ... he that putteth not out his money to interest [usury, in the KJV], nor taketh reward against the innocent" (Psalm 15:4, 5). God pronounces a beatitude upon, and promises security to, the righteous man who deals graciously and lends freely (Psalm 37:21, 26; 112:5). Increasing your money through interest is only a way to lost it altogether (Prov. 28:8). Exacting interest on non-commercial loans between fellow believers in unseemly and unbecoming of those who have experienced God's gracious redemption; the Lord forbids it. "Thou shalt not lend upon interest to they brother."

Aggravated Usury

Of course, the sin is *intensified* when committed against a poor Christian brother who is in dire need. This escalates the evil into a form of exploitation. The Bible portrays certain aggravating circumstances as making some sins more heinous than others (cf. *Westminster Larger Catechism*, Q 151). Fornication with an unengaged virgin is sin, but it is even worse when committed with a married woman (Deut. 22:22, 28-29). When a *hungry* man steals, it is evil (Prov. 6:30-31); but how much more unrighteous when one engages in *greedy* extortion (Ezek. 22:12) or when a rich employer steals from his laborers (James 5:4)!

We are not to give offense to anyone (1 Cor. 10:32), but especially not to Christ's little ones (Matt. 18:6). It is sinful to defraud others, but the sin is aggravated when we defraud out Christian brothers (1 Cor. 6:8). Likewise, it is sinful to loan upon interest to a fellow believer, but the sin is more heinous and aggravated when the usurious loan amounts to extortion from a poverty-stricken brother; here the *general* sin is *particularly* magnified (cf. 1 John 3:17).

The Broad Command

Exploiting a poor brother with an interest-bearing loan is condemned in Scripture. But it would be hasty generalization to think that this is the *only* kind of usurious loan that God's word forbids. The commandment is broader. It is straightforward and encompasses *all* of God's people, *regardless* of their economic status. Let us not reduce the whole to the part or take a narrow approach to God's commandments. Non-commercial usury is categorically sinful. May it not be named among Christ's people.

If the business practices of the ecclesiastical *status quo* are affected by this teaching of Scripture, let God's word stand while we alter our practices. If the church needs money to finance a building project -- a project that is *not* undertaken, by the way, as profit-making venture or capital investment -- and I were to loan it money upon interest, that usury would *further* the condition that called for the loan in the first place. That is, the usury would hinder relief and not alleviate the economic distress of the church.

At a time when usury was inhibiting the external building program of God's people, Nehemiah exclaimed: "I pray you, let us leave off this usury!" (Heb. 5:10). And he exacted a promise to that effect so that no longer would the wealthy "exact usury, every one of his brother" (verses 7, 9-12). This violated God's holy law. Next, Nehemiah symbolically shook out his lap, saying God would shake out those who continued to charge interest to their fellow believers (verse 13).

God's church is in need of our financial charity for building programs. Isn't it time that the redeemed of the Lord shook out their laps?

Note From Dr. North

A printed copy of my rebuttal to Mr. Mitchell's critique of my analysis of usury and interest-bearing loans on church projects is available free of charge to anyone who writes to: Chalcedon, P.O. Box 158, Vallecito, AR., 95251. The original essay criticized by Mr. Mitchell will also be sent. For those interested in pursuing the subject more fully, I suggest my essay, "Stewardship, Investment, Usury: Financing the Kingdom of God," which appears in my book, *AN Introduction to Christian Economics* (Craig Press, 1973), and also in R. J. Rushdoony's book, *Institutes of Biblical Law* (Craig Press, 1973). Mr. Mitchell refused to print my rebuttal of his editorial because he thinks it went beyond the scope of his critique, which is to say, he doesn't agree with my reply, especially since it was a comprehensive reply.

Gary North

The *Guardian* apologizes for not having the source information on Dr. North's remarks available with the editorial in the December 1976 issue.

The writer is a member of the faculty at Reformed Theological Seminary in Jackson, Mississippi, and an ordained minister of the Orthodox Presbyterian Church. Further discussion of the subject will follow.