

"No Interest From a Brother"

By Dr. Greg Bahnsen

The Following Remarks Are A Follow-Up To Earlier Discussions In The Guardian. (See The December 1976 And February And April 1977 Issues.)

Scripture clearly commands: "You shall not make your brother pay interest - interest of money, food, or anything off which one gives interest" (Deut. 23:19). The mention of items that are borrowed can hardly infer a RESTRICTION on the condition of this prohibition (e.g., limiting it to situations of economic distress), for the prohibition applies to ANYTHING WHATSOEVER. Indeed, as common experience indicates, even food can be borrowed when there is no dire need, and certainly money can be borrowed for a wide variety of purposes.

Charging of INTEREST and charging of RENT are conspicuously different, then, for God's Word TREATS THEM DIFFERENTLY in its moral code - even as the discipline of economics does not conflate them into one category. The Scripture text plainly FORBIDS exacting interest from a brother (while allowing one to rent his property or hire out his services). You are allowed to charge interest to "a foreigner" (apparently a commercial loan made to a traveling merchant IN VIRTUE OF his anticipated profits, which could then be shared), but never on a loan made in virtue of the borrower being a fellow believer, "your brother" (Deut. 23:19) - a loan not taken for the purpose of increasing business profits.

The Scripture command is stated CATEGORICALLY: "You shall not make your BROTHER pay interest." In an attempt to support usury among brothers in the church, the GUARDIAN'S editor has maintained that, contrary to appearance, Deut. 23:19 forbids charging interest to a POOR brother. His rationale for reducing the scope of this commandment is that he looks upon it as a LESS DETAILED REITERATION of the earlier and more restricted statute in Exodus 22:25 (which forbids taking interest from a poor brother). Thus the general prohibition in Deut. 23:19 is restricted in scope by reading it in light of the earlier command of Exodus 22:25 and holding that the later injunction requires exactly the same thing and no more. Is this a sound interpretative principle by which we can "rightly handle the message of truth"? Can Mr. Mitchell's procedure be followed consistently as a rule?

Advance in Revelation

It is obvious from a study of God's commandments that it is not warranted to impose the restricted situation of previous legislation on later legislation (thereby reducing its requirements). And this is what a commitment to progressive revelation would lead us to assume.

This principle can be illustrated from a telling analogy to the usury legislation in revelation concerning judicial fairness. In Exodus 23:6 we read, "You shall not pervert justice due to the poor." Later legislation in Deuteronomy 16:19 is worded more generally: "You shall not pervert justice."

To be consistent, Mr. Mitchell would have to see this as merely as less detailed reiteration of the earlier command with its restricted circumstance and requiring no more. That is, the case is parallel to that of usury, and on Mr. Mitchell's view what would be prohibited is SIMPLY distorting justice due to the poor (charging interest to the poor), and NOT more broadly any distortion of justice IN GENERAL (not charging interest to any brother). But that would be incredible, not only here but in other cases as well (e.g., the release of slaves, Exodus 21:2 and Deut. 15:12, the worship of idols, Exodus 22:20 and Deut. 17:2-5; the return of lost cattle, Exodus 23:4-5 and Deut 22:1,4).

Therefore, in the case of usury, Mr. Mitchell can follow his procedure of imposing restrictions from earlier legislation on later, more generalized commands (thereby limiting the application that appears required by a simple reading) only by arbitrary special pleading. His rationale has proven unsound because it cannot be consistently followed. In his opinion it is permissible to exact interest on (non-profit-envisioning) loans between brothers in the Christian church unless it is a poverty situation. But the direct, unmodified wording of Scripture (Deut. 23:19) is against him (cf. Psalm 15:4-5; Prov. 28:8; Ezek. 18:13).

Applying Limited Texts

Although we occasionally must interpret Scripture by taking limitations derived from specific or detailed statements and imposing them on more broadly worded texts, this is legitimate ONLY WHEN NECESSARY to preserve the unity of God's Word.

That is, in cases of APPARENT CONTRADICTION we can supply the details and qualifications from more specific teaching clearly revealed elsewhere. For example: Matthew 19:9 says that, WITH THE EXCEPTION of fornication, divorce and remarriage is wrong; Luke 16:18 simply says divorce and remarriage is wrong, WITHOUT mentioning the EXCEPTION.

But is it illegitimate to do this when unnecessary (e.g., holding that the general prohibition of drunkenness in Romans 13:13 can be restricted to the more specific case of drunkenness at the Lord's table mentioned in 1 Cor. 11:20-21). If we do, we are guilty of taking away from God's Word -- "All the things that I command you, you shall be careful to do" (Deut. 12:32).

There is NOT EVEN THE APPEARANCE of contradiction in the usury legislation under discussion. "You shall not make your brother pay interest" and "You shall not charge the poor brother interest" are perfectly consistent with each other. (So "Don't commit fornication with a virgin.")

The imposition of specifications from elsewhere, then, is unnecessary regarding Scripture's usury legislation. Hence the restrictive reinterpretation of Deuteronomy 23:19 is illegitimate.

An Expanded Definition

One final note: Mr. Mitchell's approach to the usury legislation entailed viewing Deut. 23:19 as a LESS DETAILED reiteration of the more specific injunction in Exodus 22:25. A reexamination of the two verses will show that this is a mistaken conception.

The later law in Deut. 23:19 is, in fact, FULLER AND MORE DEFINITIONALLY SPECIFIC with respect to (1) the items borrowed and (2) the national status of the borrower; Deut. 23:19 gives greater detail than Exodus 22:25.

This enlarged detail renders the OMISSION of any mention or qualification of the economic status of the borrower in Deut. 23:19 as conspicuous and interpretatively significant. God's words speak unequivocally: "You shall not make your BROTHER pay interest" -- any brother whatsoever (cf. 1 Tim. 5:21).

If Jesus instructs his disciples to lend without being anxious over the return EVEN OF THE INITIAL CAPITAL (Luke 6:34), how much more is it improper for them to bargain to gain an increase (usury) on loans! Moreover, money borrowed by Christ's church is not for the purpose of increasing its capital profit (otherwise the tax officials would quickly step in!). Thus, whatever interest is exacted must be paid from the freewill offerings of God's children. But the widow's mite ought not to be used for the simple financial profit, by way of usury, of fellow Christians. The borrower is salve to the lender (Prov. 22:7).

Isn't it time that Christ's church be set free from the unlawful demands of usury?

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