

Is It Wrong To Charge Interest?

By Isaac Aluochier

Is It Wrong To Charge Interest?

All scripture quotations are from the World English Bible published at <http://www.ebible.org/Bible/WEB/>.

© 2001, Isaac Aluochier, All rights reserved. Published by Servants of Yahweh, P O Box 9433, COLCHESTER, CO5 0WY, United Kingdom or P O Box 44848-00100, Nairobi, Kenya. E-mail: servantsofyahweh@serveyahweh.org. Permission is hereby GRANTED to reproduce this and other publications in the Servants of Yahweh web site, <http://www.serveyahweh.org>, unless otherwise stated.

Financial contributions, payable to **Servants of Yahweh**, and sent to P O Box 9433, COLCHESTER, CO5 0WY, United Kingdom or P O Box 44848-00100, Nairobi, Kenya, are welcome and gratefully received. These facilitate the effective distribution of the word Yahweh has given us, both in electronic and hard copy formats. Not all have easy access to the Internet and therefore cannot easily access our web site, <http://www.serveyahweh.org>, for this information where it is freely available. These need hard copies of the information published on our web site. Production and distribution of books and booklets is significantly more costly than publishing and distributing material over the Internet. In this regard your financial contributions, whether by way of tithes and/or freewill offerings, go a great way in disseminating the word Yahweh has given us to the people he wills it to reach. May Yahweh richly bless you for your financial contributions to Servants of Yahweh.

Is It Wrong To Charge Interest?

CONTENTS

Lending To Yahweh's People Who Are Poor.....	4
How Does Yahweh Define A Poor Person?	4
Deal With Yahweh's Poor People On A Not-For-Profit Basis	4
Distinction Between Lending To Brethren And Lending To Those Not Brethren.....	5
Lending Upon Interest Isn't Inherently Wrong	5
No Poor Person Should Be Charged Interest.....	5
Do Not Charge Excessive Interest	5
It Is Abomination To Charge Interest Within Israel	6
Unlawfully Charging Interest Is Dishonest Gain.....	7
Yahweh Permits Giving And Taking Interest On Investments	7
The Poor Are Generally Lean-Fleshed Relative To Those Who Are Not	8
The Poor Are Landless	9
A Poor Person Can't Afford To Buy Or Possess Even Three Lambs	9
The Poor Lack Resources From Which To Generate Their Livelihood	10
A Poor Person Lacks The Resources To Retain In Or Buy Into His Possession Some Land	10
Poor People Sell Themselves As Slaves To Others	10
The Poor Cannot Afford The Stipulated Payment Of Vows To Yahweh	11
How To Avoid Being Poor.....	11
The Poor Borrow For Their Needs.....	11
The Poor Lack Spare Clothing Or Sleeping Garments	12
The Poor Can't Afford To Survive Without Their Daily Wages	12
Yahweh's Law For Poor People Doesn't Distinguish Between Israelites And Non-Israelites	12
Yahweh Permits Israelites To Charge Interest To Non-Israelites Who Are Not Poor	13
A Poor Man Whose Only Possession Was One Lamb.....	13
The Poor Don't Have Surplus Resources.....	13
The Poor Lack Adequate Food And Clothing	13
The Poor Lack Sufficient Food.....	14
The Poor Lack Food, Clothing And Shelter	14
The Poor Are Landless	14
The Poor Are Sold Into Slavery	14
The Poor Lack Possessions.....	15
The Poor Lack Money	15
The Poor Lack High Quality Clothing	15
Summation.....	16

Is It Wrong To Charge Interest?

Lending To Yahweh's People Who Are Poor

Exodus 22:25-27 reads,

^{22:25}***If you lend money to any of my people with you who is poor, you shall not be to him as a creditor; neither shall you charge him interest.*** ^{22:26}*If you take your neighbor's garment as collateral, you shall restore it to him before the sun goes down,* ^{22:27}*for that is his only covering, it is his garment for his skin. What would he sleep in? It will happen, when he cries to me, that I will hear, for I am gracious.*

It should be noted that Yahweh's prohibition against charging interest or behaving as a creditor applies to those of his people who are poor. These verses do not impose a prohibition against charging interest or behaving as a creditor to those who are not poor. It would therefore appear that Yahweh allowed Israelites to charge others interest, provided those charged interest weren't poor.

How Does Yahweh Define A Poor Person?

What is, in Yahweh's definition, a poor person?

In these verses it is observed that a poor person is one with only an item of garment, without a spare garment to sleep in. It appears that poor people have only the barest minimum they need for survival in reasonable comfort.

Deal With Yahweh's Poor People On A Not-For-Profit Basis

Leviticus 25:35-55 reads,

^{25:35}***If your brother has grown poor, and his hand fail with you; then you shall uphold him: as a stranger and a sojourner shall he live with you.*** ^{25:36}***Take no interest of him or increase, but fear your God; that your brother may live with you.***

^{25:37}***You shall not give him your money on interest, nor give him your victuals for increase.*** ^{25:38}*I am Yahweh your God, who brought you forth out of the land of Egypt, to give you the land of Canaan, and to be your God.*

^{25:39}***If your brother has grown poor with you, and sell himself to you; you shall not make him to serve as a bond-servant.*** ^{25:40}*As a hired servant, and as a sojourner, he shall be with you; he shall serve with you to the year of jubilee:* ^{25:41}*then shall he go out from you, he and his children with him, and shall return to his own family, and to the possession of his fathers shall he return.* ^{25:42}***For they are my servants, whom I brought forth out of the land of Egypt: they shall not be sold as bondservants.***

^{25:43}***You shall not rule over him with rigor, but shall fear your God.*** ^{25:44}*As for your bondservants, and your bondmaids, whom you shall have; of the nations that are round about you, of them shall you buy bondservants and bondmaids.* ^{25:45}*Moreover of the children of the strangers who sojourn among you, of them shall you buy, and of their families who are with you, which they have conceived in your land: and they shall be your possession.* ^{25:46}*You shall make them an inheritance for your children after you, to hold for a possession; of them shall you take your bondservants forever:*

but over your brothers the children of Israel you shall not rule, one over another, with rigor.

^{25:47}*If a stranger or sojourner with you has grown rich, and your brother has grown poor beside him, and sell himself to the stranger or sojourner with you, or to the stock of the stranger's family;* ^{25:48}*after that he is sold he may be redeemed: one of his brothers may redeem him;* ^{25:49}*or his uncle, or his uncle's son, may redeem him, or*

Is It Wrong To Charge Interest?

any who is a close relative to him of his family may redeem him; or if he has grown rich, he may redeem himself. ^{25:50}*He shall reckon with him who bought him from the year that he sold himself to him to the year of jubilee: and the price of his sale shall be according to the number of years; according to the time of a hired servant shall he be with him.* ^{25:51}*If there be yet many years, according to them he shall give back the price of his redemption out of the money that he was bought for.* ^{25:52}*If there remain but few years to the year of jubilee, then he shall reckon with him; according to his years shall he give back the price of his redemption.* ^{25:53}*As a servant hired year by year shall he be with him: he shall not rule with rigor over him in your sight.* ^{25:54}*If he isn't redeemed by these means, then he shall go out in the year of jubilee, he, and his children with him.* ^{25:55}***For to me the children of Israel are servants; they are my servants whom I brought forth out of the land of Egypt: I am Yahweh your God.***

It should be noted from 25:36-37 that Yahweh not only forbids his people from charging interest to the poor of his people, but also lending other property for increase or profit. In other words, financial activities with the poor of Yahweh's people should be on a not-for-profit basis, whether money lending or the provision of other property.

Distinction Between Lending To Brethren And Lending To Those Not Brethren

Deuteronomy 23:19-20 reads,

^{23:19}***You shall not lend on interest to your brother; interest of money, interest of victuals, interest of anything that is lent on interest:*** ^{23:20}***to a foreigner you may lend on interest; but to your brother you shall not lend on interest, that Yahweh your God may bless you in all that you put your hand to, in the land where you go in to possess it.***

Lending Upon Interest Isn't Intrinsicly Wrong

Israelites are forbidden from lending upon interest to their fellow Israelites. Nevertheless, Yahweh allows them to lend to non-Israelites upon interest. Seeing that Yahweh allows Israelites to lend to non-Israelites upon interest, it appears that lending upon interest isn't intrinsicly wrong. It is just that Yahweh imposes an obligation upon his people Israelites to treat the rest of his people Israelites on more favourable terms than they treat other people.

No Poor Person Should Be Charged Interest

Seeing that Yahweh here forbids his people Israelites from lending upon interest to their fellow Israelites, it is irrelevant whether the fellow Israelite who is lent by another Israelite is poor or not. Provided the loan recipient is an Israelite, he should not be charged interest. Seeing that earlier on it was observed that Yahweh forbids his people from charging interest to the poor among his people, it appears to me that the poor, irrespective of whether they are Israelites or not, should not be charged interest.

Do Not Charge Excessive Interest

Proverbs 28:8 reads,

Is It Wrong To Charge Interest?

^{28:8}He who increases his wealth by excessive interest

Gathers it for one who has pity on the poor.

The implication of this proverb is that those who charge excessive interest have no pity upon the poor. This suggests that such lend to the poor upon interest.

One who has pity on the poor should not lend to them upon interest. Also, one who lends upon interest to those who are not poor should not charge them excessive interest.

What is an appropriate level of interest for one to charge to another who is not poor?

It Is Abomination To Charge Interest Within Israel

Ezekiel 18:1-20 reads,

^{18:1}The word of Yahweh came to me again, saying, ^{18:2}What do you mean, that you use **this proverb concerning the land of Israel**, saying, The fathers have eaten sour grapes, and the children's teeth are set on edge? ^{18:3}As I live, says the Lord Yahweh, you shall not have occasion any more to use **this proverb in Israel**.

^{18:4}Behold, all souls are mine; as the soul of the father, so also the soul of the son is mine: the soul who sins, he shall die. ^{18:5}**But if a man is just, and does that which is lawful and right,** ^{18:6}and has not eaten on the mountains, neither has lifted up his eyes to the idols of the house of Israel, neither has defiled his neighbor's wife, neither has come near to a woman in her impurity, ^{18:7}and has not wronged any, but has restored to the debtor his pledge, has taken nothing by robbery, has given his bread to the hungry, and has covered the naked with a garment; ^{18:8}**he who has not given forth on interest, neither has taken any increase,** who has withdrawn his hand from iniquity, has executed true justice between man and man, ^{18:9}has walked in my statutes, and has kept my ordinances, to deal truly; **he is just, he shall surely live,** says the Lord Yahweh.

^{18:10}If he fathers a son who is a robber, a shedder of blood, and who does any one of these things, ^{18:11}and who does not any of those duties, but even has eaten on the mountains, and defiled his neighbor's wife, ^{18:12}has wronged the poor and needy, has taken by robbery, has not restored the pledge, and has lifted up his eyes to the idols, has committed abomination, ^{18:13}**has given forth on interest, and has taken increase;** shall he then live? **He shall not live: he has done all these abominations; he shall surely die; his blood shall be on him.**

^{18:14}Now, behold, if he fathers a son, who sees all his father's sins, which he has done, and fears, and does not such like; ^{18:15}who has not eaten on the mountains, neither has lifted up his eyes to the idols of the house of Israel, has not defiled his neighbor's wife, ^{18:16}neither has wronged any, has not taken anything to pledge, neither has taken by robbery, but has given his bread to the hungry, and has covered the naked with a garment; ^{18:17}**who has withdrawn his hand from the poor, who has not received interest nor increase,** has executed my ordinances, has walked in my statutes; he shall not die for the iniquity of his father, **he shall surely live.** ^{18:18}As for his father, because he cruelly oppressed, robbed his brother, and did that which is not good among his people, behold, he shall die in his iniquity. ^{18:19}Yet say you, Why does not the son bear the iniquity of the father? When the son has done that which is lawful and right, and has kept all my statutes, and has done them, he shall surely live.

^{18:20}The soul who sins, he shall die: the son shall not bear the iniquity of the father, neither shall the father bear the iniquity of the son; the righteousness of the righteous shall be on him, and the wickedness of the wicked shall be on him.

It should be noted that the words Yahweh spoke in Ezekiel 18 concern the land of Israel, and therefore the people of Israel inhabiting that land. It should also be noted that Yahweh calls

Is It Wrong To Charge Interest?

an abomination, in 18:13, the lending upon interest within Israel. Israelites should therefore not lend one another upon interest. This message is consistent with Deuteronomy 23:19-20.

Unlawfully Charging Interest Is Dishonest Gain

Ezekiel 22:1-16 reads,

^{22:1}Moreover the word of Yahweh came to me, saying, ^{22:2}You, son of man, will you judge, will you judge the bloody city? Then cause her to know **all her abominations**. ^{22:3}You shall say, Thus says the Lord Yahweh: A city that sheds blood in the midst of her, that her time may come, and that makes idols against herself to defile her! ^{22:4}You have become guilty in your blood that you have shed, and are defiled in your idols which you have made; and you have caused your days to draw near, and are come even to your years: therefore have I made you a reproach to the nations, and a mocking to all the countries. ^{22:5}Those who are near, and those who are far from you, shall mock you, you infamous one and full of tumult. ^{22:6}Behold, the princes of Israel, everyone according to his power, have been in you to shed blood. ^{22:7}In you have they set light by father and mother; in the midst of you have they dealt by oppression with the sojourner; in you have they wronged the fatherless and the widow. ^{22:8}You have despised my holy things, and have profaned my Sabbaths. ^{22:9}Slandering men have been in you to shed blood; and in you they have eaten on the mountains: in the midst of you they have committed lewdness. ^{22:10}In you have they uncovered their fathers' nakedness; in you have they humbled her who was unclean in her impurity. ^{22:11}One has committed abomination with his neighbor's wife; and another has lewdly defiled his daughter-in-law; and another in you has humbled his sister, his father's daughter. ^{22:12}In you have they taken bribes to shed blood; **you have taken interest and increase, and you have greedily gained of your neighbors by oppression, and have forgotten me, says the Lord Yahweh.** ^{22:13}Behold, therefore, I have struck my hand at your dishonest gain which you have made, and at your blood which has been in the midst of you. ^{22:14}Can your heart endure, or can your hands be strong, in the days that I shall deal with you? I, Yahweh, have spoken it, and will do it. ^{22:15}I will scatter you among the nations, and disperse you through the countries; and I will consume your filthiness out of you. ^{22:16}You shall be profaned in yourself, in the sight of the nations; and you shall know that I am Yahweh.

It should be noted from 22:2 and 22:12 that Israelites who take interest and increase from their fellow Israelites commit abomination. This is greedy gain of one neighbour, and is oppression of one's neighbour! It is also dishonest gain! Yahweh punishes for such, by striking the dishonest and greedy gain at the hands of the greedy and the dishonest oppressors - those who commit abomination.

Yahweh Permits Giving And Taking Interest On Investments

Matthew 25:14-30 reads,

^{25:14}**"For it is like a man, going into another country, who called his own servants, and delivered his goods to them.** ^{25:15}**To one he gave five talents, to another two, to another one; to each according to his own ability, and he went on his journey.** ^{25:16}**Immediately he who received the five talents went and traded with them, and made another five talents.** ^{25:17}**In like manner he also who got the two gained another two.** ^{25:18}**But he who received the one went away and dug in the earth, and hid his lord's money.**

Is It Wrong To Charge Interest?

^{25:19}"Now after a long time the lord of those servants came, and reconciled accounts with them. ^{25:20}He who received the five talents came and brought another five talents, saying, 'Lord, you delivered to me five talents. Behold, I have gained another five talents besides them.'

^{25:21}"His lord said to him, 'Well done, good and faithful servant. You have been faithful over a few things, I will set you over many things. Enter into the joy of your lord.'

^{25:22}"He also who got the two talents came and said, 'Lord, you delivered to me two talents. Behold, I have gained another two talents besides them.'

^{25:23}"His lord said to him, 'Well done, good and faithful servant. You have been faithful over a few things, I will set you over many things. Enter into the joy of your lord.'

^{25:24}"He also who had received the one talent came and said, 'Lord, I knew you that you are a hard man, reaping where you did not sow, and gathering where you did not scatter. ^{25:25}I was afraid, and went away and hid your talent in the earth. Behold, you have your own.'

^{25:26}"But his lord answered him, 'You wicked and slothful servant. You knew that I reap where I didn't sow, and gather where I didn't scatter? ^{25:27}You ought therefore to have deposited my money with the bankers, and at my coming I should have received back my own with interest. ^{25:28}Take away therefore the talent from him, and give it to him who has the ten talents. ^{25:29}For to everyone who has will be given, and he will have abundance, but from him who has not, even that which he has will be taken away. ^{25:30}Throw out the unprofitable servant into the outer darkness, where there will be the weeping and the gnashing of teeth.'

It should be noted that the kingdom of heaven is here compared to a man who gives his servants property that they may trade with them and gain increase. It is therefore not wrong for a person to deliver to his servants property for the purpose of making increase out of the property delivered.

25:27 shows that the wicked and slothful servant should have, at the very least, have deposited his master's money with the bankers in order to gain interest for his master. This shows that receiving interest on an investment, or giving interest to those who invest with one, is not wrong, and is indeed permissible.

The Poor Are Generally Lean-Fleshed Relative To Those Who Are Not

Genesis 41:17-24 reads,

^{41:17}Pharaoh spoke to Joseph, "In my dream, behold, I stood on the brink of the river: ^{41:18}and, behold, there came up out of the river seven cattle, fat-fleshed and well-favored. They fed in the reed-grass, ^{41:19}and, behold, seven other cattle came up after them, poor and very ill-favored and lean-fleshed, such as I never saw in all the land of Egypt for badness. ^{41:20}The lean and ill-favored cattle ate up the first seven fat cattle, ^{41:21}and when they had eaten them up, it couldn't be known that they had eaten them, but they were still ill-favored, as at the beginning. So I awoke. ^{41:22}I saw in my dream, and, behold, seven ears came up on one stalk, full and good: ^{41:23}and, behold, seven ears, withered, thin, and blasted with the east wind, sprung up after them. ^{41:24}The thin ears swallowed up the seven good ears. I told it to the magicians; but there was no one who could explain it to me."

Is It Wrong To Charge Interest?

The poor cattle are contrasted with the fat-fleshed and well-favoured. The impression is that the poor are those who are ill-favoured and lean-fleshed, relative to those who are not poor.

The Poor Are Landless

Exodus 23:10-11 reads,

^{23:10}*"For six years you shall sow your land, and shall gather in its increase, ^{23:11}but the seventh year you shall let it rest and lie fallow, **that the poor of your people may eat**; and what they leave the animal of the field shall eat. In like manner you shall deal with your vineyard and with your olive grove.*

The poor of the people of Israel are those who do not have their own land to sow or to gather in its increase. Yahweh's plan for the children of Israel was for each family to have their own land to sow and gather in its increase. Therefore the poor are those who have lost their inherited land for a period of time, and have no resources by which to support themselves with respect to obtaining food.

A Poor Person Can't Afford To Buy Or Possess Even Three Lambs

Leviticus 14:10-22 reads,

^{14:10}*"On the eighth day he shall take two male lambs without blemish, and one ewe lamb a year old without blemish, and three tenths of an ephah of fine flour for a meal offering, mingled with oil, and one log of oil. ^{14:11}The priest who cleanses him shall set the man who is to be cleansed, and those things, before Yahweh, at the door of the Tent of Meeting.*

^{14:12}*"The priest shall take one of the male lambs, and offer him for a trespass offering, with the log of oil, and wave them for a wave offering before Yahweh. ^{14:13}He shall kill the male lamb in the place where they kill the sin offering and the burnt offering, in the place of the sanctuary; for as the sin offering is the priest's, so is the trespass offering. It is most holy. ^{14:14}The priest shall take some of the blood of the trespass offering, and the priest shall put it on the tip of the right ear of him who is to be cleansed, and on the thumb of his right hand, and on the big toe of his right foot.*

^{14:15}*"The priest shall take some of the log of oil, and pour it into the palm of his own left hand. ^{14:16}The priest shall dip his right finger in the oil that is in his left hand, and shall sprinkle some of the oil with his finger seven times before Yahweh. ^{14:17}The priest shall put some of the rest of the oil that is in his hand on the tip of the right ear of him who is to be cleansed, and on the thumb of his right hand, and on the big toe of his right foot, upon the blood of the trespass offering. ^{14:18}The rest of the oil that is in the priest's hand he shall put on the head of him who is to be cleansed, and the priest shall make atonement for him before Yahweh.*

^{14:19}*"The priest shall offer the sin offering, and make atonement for him who is to be cleansed because of his uncleanness: and afterward he shall kill the burnt offering; ^{14:20}and the priest shall offer the burnt offering and the meal offering on the altar. The priest shall make atonement for him, and he shall be clean.*

^{14:21}*"If he is poor, and can't afford so much, then he shall take one male lamb for a trespass offering to be waved, to make atonement for him, and one tenth of an ephah of fine flour mingled with oil for a meal offering, and a log of oil; ^{14:22}and two turtledoves, or two young pigeons, such as he is able to afford; and the one shall be a sin offering, and the other a burnt offering.*

Is It Wrong To Charge Interest?

Whereas a person who is not poor can afford three lambs, a poor person can afford only one lamb and two turtledoves or two young pigeons. In other words, a poor person is one who can't afford to buy or possess even three lambs.

The Poor Lack Resources From Which To Generate Their Livelihood

Leviticus 19:9-10 reads,

^{19:9}*When you reap the harvest of your land, you shall not wholly reap the corners of your field, neither shall you gather the gleanings of your harvest.* ^{19:10}*You shall not glean your vineyard, neither shall you gather the fallen fruit of your vineyard; **you shall leave them for the poor and for the sojourner: I am Yahweh your God.***

Just as the sojourners in Israel do not have land from which to reap harvest, so also the poor. The poor are therefore the landless or those who do not have resources from which to generate their livelihood.

Leviticus 23:22 reads,

^{23:22}*When you reap the harvest of your land, you shall not wholly reap the corners of your field, neither shall you gather the gleanings of your harvest: **you shall leave them for the poor, and for the sojourner: I am Yahweh your God.***

A Poor Person Lacks The Resources To Retain In Or Buy Into His Possession Some Land

Leviticus 25:23-28 reads,

^{25:23}*The land shall not be sold in perpetuity; for the land is mine: for you are strangers and sojourners with me.* ^{25:24}*In all the land of your possession you shall grant a redemption for the land.* ^{25:25}***If your brother be grown poor, and sell some of his possession, then shall his kinsman who is next to him come, and shall redeem that which his brother has sold.*** ^{25:26}***If a man have no one to redeem it, and he be grown rich and find sufficient to redeem it;*** ^{25:27}*then let him reckon the years of the sale of it, and restore the surplus to the man to whom he sold it; and he shall return to his possession.* ^{25:28}*But if he isn't able to get it back for himself, then that which he has sold shall remain in the hand of him who has bought it until the year of jubilee: and in the jubilee it shall go out, and he shall return to his possession.*

A poor person is one, if he has some land in his possession, who is forced to sell it that he may have sustenance for his life. Having sold his land he is not in a position to purchase it while he is poor.

A rich person is one who is capable of buying land not in his possession, irrespective of whether or not he had, prior to that purchase, a possession of land.

Poor People Sell Themselves As Slaves To Others

Leviticus 25:39 and 47 reads,

^{25:39}***If your brother has grown poor with you, and sell himself to you; you shall not make him to serve as a bond-servant.***

^{25:47}***If a stranger or sojourner with you has grown rich, and your brother has grown poor beside him, and sell himself to the stranger or sojourner with you, or to the stock of the stranger's family;***

Is It Wrong To Charge Interest?

A poor person is one who, in order to survive, sells himself as a slave to someone else, seeing he lacks resources to sustain himself while he has his freedom.

The Poor Cannot Afford The Stipulated Payment Of Vows To Yahweh

Leviticus 27:1-8 reads,

^{27:1}Yahweh spoke to Moses, saying, ^{27:2}Speak to the children of Israel, and tell them, When a man shall accomplish a vow, the persons shall be for Yahweh by your estimation. ^{27:3}Your estimation shall be of the male from twenty years old even to sixty years old, even your estimation shall be fifty shekels of silver, after the shekel of the sanctuary. ^{27:4}If it be a female, then your estimation shall be thirty shekels. ^{27:5}If it be from five years old even to twenty years old, then your estimation shall be of the male twenty shekels, and for the female ten shekels. ^{27:6}If it be from a month old even to five years old, then your estimation shall be of the male five shekels of silver, and for the female your estimation shall be three shekels of silver. ^{27:7}If it be from sixty years old and upward; if it be a male, then your estimation shall be fifteen shekels, and for the female ten shekels. ^{27:8}But if he be poorer than your estimation, then he shall be set before the priest, and the priest shall value him; according to the ability of him who vowed shall the priest value him.

The poor within Israel are those who cannot afford the estimated values for payment of vows for their age and gender category.

How To Avoid Being Poor

Deuteronomy 15:1-11 reads,

^{15:1}At the end of every seven years you shall make a release. ^{15:2}This is the manner of the release: every creditor shall release that which he has lent to his neighbor; he shall not exact it of his neighbor and his brother; because Yahweh's release has been proclaimed. ^{15:3}Of a foreigner you may exact it: but whatever of your is with your brother your hand shall release. ^{15:4}However there shall be no poor with you; (for Yahweh will surely bless you in the land which Yahweh your God gives you for an inheritance to possess it;) ^{15:5}if only you diligently listen to the voice of Yahweh your God, to observe to do all this commandment which I command you this day. ^{15:6}For Yahweh your God will bless you, as he promised you: and you shall lend to many nations, but you shall not borrow; and you shall rule over many nations, but they shall not rule over you.

The Poor Borrow For Their Needs

^{15:7}If there be with you a poor man, one of your brothers, within any of your gates in your land which Yahweh your God gives you, you shall not harden your heart, nor shut your hand from your poor brother; ^{15:8}but you shall surely open your hand to him, and shall surely lend him sufficient for his need in that which he wants. ^{15:9}Beware that there not be a base thought in your heart, saying, The seventh year, the year of release, is at hand; and your eye be evil against your poor brother, and you give him nothing; and he cry to Yahweh against you, and it be sin to you. ^{15:10}You shall surely give him, and your heart shall not be grieved when you give to him;

Is It Wrong To Charge Interest?

because that for this thing Yahweh your God will bless you in all your work, and in all that you put your hand to. ^{15:11}For the poor will never cease out of the land: therefore I command you, saying, You shall surely open your hand to your brother, to your needy, and to your poor, in your land.

The poor are those who borrow for their needs. Those who are not poor do not need to borrow for their needs. If and when such borrow, it is for purposes not connected with their needs.

It should also be noted in 15:11 that the poor will never cease out of the land. Nevertheless, Yahweh assured the people of Israel that there would not be poor people in their land, if only they diligently honoured all of his words. That Yahweh prophesied that the poor would never cease out of the land implies that he had foreseen that some of the people of Israel would not diligently honour all of his words. And for not so honouring all of his words they would end up with the curse of poverty and not be delivered from it while not diligently honouring all of his words.

The Poor Lack Spare Clothing Or Sleeping Garments

Deuteronomy 24:10-15 reads,

^{24:10}*When you do lend your neighbor any manner of loan, you shall not go into his house to get his pledge. ^{24:11}You shall stand outside, and the man to whom you do lend shall bring forth the pledge outside to you. ^{24:12}**If he be a poor man, you shall not sleep with his pledge;** ^{24:13}*you shall surely restore to him the pledge when the sun goes down, that he may sleep in his garment, and bless you: and it shall be righteousness to you before Yahweh your God.**

^{24:14}***You shall not oppress a hired servant who is poor and needy, whether he be of your brothers, or of your sojourners who are in your land within your gates:** ^{24:15}*in his day you shall give him his hire, neither shall the sun go down on it; for he is poor, and sets his heart on it: lest he cry against you to Yahweh, and it be sin to you.**

A poor person has only what he needs for his sustenance. For example, he doesn't even have an extra garment to sleep in.

The Poor Can't Afford To Survive Without Their Daily Wages

A poor person is one who cannot afford to sustain himself if he doesn't receive his daily wage. In other words, a poor person has no savings and needs his daily income to sustain himself.

Yahweh's Law For Poor People Doesn't Distinguish Between Israelites And Non-Israelites

It should be noted that Yahweh treats all poor people in Israel the same, without making a distinction between Israelites and non-Israelites. All poor people, without distinction, must therefore be treated with compassion.

Is It Wrong To Charge Interest?

Yahweh Permits Israelites To Charge Interest To Non-Israelites Who Are Not Poor

It should also be remembered that Yahweh forbids Israelites from charging interest to their fellow Israelites, but doesn't so forbid them with respect to non-Israelites. Yahweh also forbids Israelites from charging interest to their poor brethren. Seeing that Yahweh treats all poor alike, he also forbids them from charging interest to the poor of the non-Israelites among them. Therefore the only non-Israelites that Israelites should charge interest, if they so choose to do, are those who are not poor!

A Poor Man Whose Only Possession Was One Lamb

2 Samuel 12:1-4 reads,

^{12:1}Yahweh sent Nathan to David. He came to him, and said to him, "There were two men in one city; the one rich, and **the other poor**. ^{12:2}The rich man had very many flocks and herds, ^{12:3}but **the poor man had nothing, except one little ewe lamb, which he had bought and raised**. It grew up together with him, and with his children. It ate of his own food, drank of his own cup, and lay in his bosom, and was to him like a daughter. ^{12:4}A traveler came to the rich man, and he spared to take of his own flock and of his own herd, to dress for the wayfaring man who had come to him, but took the poor man's lamb, and dressed it for the man who had come to him."

Consistent with what was seen earlier on in Leviticus 14, a poor man is one who can't afford to buy or possess even three lambs. In this case the poor man could afford to buy and possess only one lamb.

The Poor Don't Have Surplus Resources

Job 24:9-10 reads,

^{24:9}There are those who pluck the fatherless from the breast,
And take a pledge of the poor,
^{24:10}So that they go around naked without clothing.
Being hungry, they carry the sheaves.

The poor are those who have only the clothes that they need, and only the food that they need to survive on. They do not have any surplus.

The Poor Lack Adequate Food And Clothing

Job 31:16-23 reads,

^{31:16}**If I have withheld the poor from their desire,**
Or have caused the eyes of the widow to fail,
^{31:17}**Or have eaten my morsel alone,**
And the fatherless has not eaten of it
^{31:18}(No, from my youth he grew up with me as with a father,
Her have I guided from my mother's womb);
^{31:19}**If I have seen any perish for want of clothing,**
Or that the needy had no covering;
^{31:20}If his heart hasn't blessed me,
If he hasn't been warmed with my sheep's fleece;

Is It Wrong To Charge Interest?

^{31:21} *If I have lifted up my hand against the fatherless,*

Because I saw my help in the gate:

^{31:22} *Then let my shoulder fall from the shoulder-blade,*

And my arm be broken from the bone.

^{31:23} *For calamity from God is a terror to me,*

By reason of his majesty I can do nothing.

The poor are those who don't have sufficient food to eat, or sufficient clothing to wear.

The Poor Lack Sufficient Food

Psalms 132:15 reads,

^{132:15} *I will abundantly bless her provision.*

I will satisfy her poor with bread.

The poor are those who lack sufficient food.

Proverbs 22:9 reads,

^{22:9} *He who has a generous eye will be blessed;*

For he shares his food with the poor.

The poor are those who lack sufficient food.

The Poor Lack Food, Clothing And Shelter

Isaiah 58:6-8 reads,

^{58:6} *Isn't this the fast that I have chosen: to loose the bonds of wickedness, to undo the bands of the yoke, and to let the oppressed go free, and that you break every yoke?*

^{58:7} *Isn't it to deal your bread to the hungry, and that you bring the poor who are cast out to your house? When you see the naked, that you cover him; and that you not hide yourself from your own flesh? ^{58:8} Then shall your light break forth as the morning, and your healing shall spring forth speedily; and your righteousness shall go before you; the glory of Yahweh shall be your rearward.*

The poor are those who are hungry, not having sufficient food, and are homeless, needing to be housed, and are naked, needing to be clothed.

The Poor Are Landless

Jeremiah 39:10 reads,

^{39:10} *But Nebuzaradan the captain of the guard left of the poor of the people, who had nothing, in the land of Judah, and gave them vineyards and fields at the same time.*

The poor are those who lack possessions of lands.

The Poor Are Sold Into Slavery

Amos 8:4-6 reads,

^{8:4} *Hear this, you who desire to swallow up the needy,*

And cause the poor of the land to fail,

^{8:5} *Saying, 'When will the new moon be gone, that we may sell grain?*

And the Sabbath, that we may market wheat,

Making the ephah small, and the shekel large,

And dealing falsely with balances of deceit;

Is It Wrong To Charge Interest?

*^{8:6}That we may buy the poor for silver,
And the needy for a pair of shoes,
And sell the sweepings with the wheat?'"*

The poor are those who are so destitute that they sell themselves as slaves, in order to sustain themselves.

The Poor Lack Possessions

Matthew 19:21 reads,

^{19:21}Jesus said to him, "If you want to be perfect, go, sell what you have, and give to the poor, and you will have treasure in heaven; and come, follow me."

The poor are those who need possessions, for they lack them.

The Poor Lack Money

Matthew 26:6-13 reads,

^{26:6}Now when Jesus was in Bethany, in the house of Simon the leper, ^{26:7}a woman came to him having an alabaster jar of very expensive ointment, and she poured it on his head as he sat at the table. ^{26:8}But when his disciples saw it, they were indignant, saying, "Why this waste? ^{26:9}For this ointment might have been sold for much, and given to the poor."

^{26:10}But Jesus, knowing this, said to them, "Why do you trouble the woman? For she has done a good work for me. ^{26:11}For you always have the poor with you; but you don't always have me. ^{26:12}For in that she poured this ointment on my body, she did it to prepare me for burial. ^{26:13}Most assuredly I tell you, wherever this gospel will be preached in the whole world, what this woman has done will also be spoken of for a memorial of her."

The poor are those in lack, who need money or other provisions for their sustenance.

Mark 12:41-44 reads,

*^{12:41}Jesus sat down opposite the treasury, and saw how the multitude cast money into the treasury. Many who were rich cast in much. ^{12:42}A poor widow came, and she cast in two lepta, which make a quadrans. ^{12:43}He called his disciples to himself, and said to them, "Most assuredly I tell you, **this poor widow gave more than all those who are giving into the treasury,** ^{12:44}for they all gave out of their abundance, but **she, out of her poverty, gave all that she had to live on."***

The poor widow had only a quadrans, or about 1/64 of the average daily wage for a labourer! She was indeed very needy.

The Poor Lack High Quality Clothing

James 2:1-4 reads,

^{2:1}My brothers, don't hold the faith of our Lord Jesus Christ, the Lord of glory, with respect of persons. ^{2:2}For if a man with a gold ring, in fine clothing, comes into your assembly, and there come in also a poor man in filthy clothing; ^{2:3}and you pay special attention to him who wears the fine clothing, and say, "Sit here in a good place;" and you tell the poor man, "Stand there," or "Sit by my footstool;" ^{2:4}haven't you shown partiality among yourselves, and become judges with evil thoughts?

The poor don't have fine clothing, but make do with whatever quality of clothing they have.

Is It Wrong To Charge Interest?

Summation

In essence, Yahweh forbids the children of Israel from charging interest to their fellow Israelites. Nevertheless, he allows them to charge interest to non-Israelites. Yahweh also forbids his people from charging interest to the poor, irrespective of their nationality. His people are to show compassion upon the poor and needy, wherever these are found. The poor and needy are those who lack possessions such as land, houses, and even lack adequate food and clothing. Even those who cannot afford to buy just three lambs are poor. Those who are so destitute that they have to sell their possessions, and cannot afford to own possessions such as land and houses, are also poor, as are those who sell themselves as slaves, that they may have sufficient to live on.

With respect to investments it should be noted that Yahweh allows his people to both charge and receive interest. These must exclude poor people, in order to be compliant with Yahweh's law.