

LOANS, DEBTS AND INTEREST: A STUDY ON THE RELEVANCE OF DEUT. 23:19-20 FOR CHRISTIANS TODAY

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ABSTRACT

The relationship of Christians with loans, debts and interest was always a controversial topic. The Old Testament (OT) law dedicates a considerable number of passages to this topic. In a kinsmanship society where survival depended on one another and on the delicate balance between agriculture and production, social justice was a matter of life or death. The text of Deut. 23:19-20 provided directions regarding financial interactions, in the case of one Israelite lending to another fellow citizen or foreigner. Based on the “Progressive Moral Wisdom” method proposed by Roy Gane in his most recent book entitled “Old Testament Law for Christians: original context and enduring application”, the purpose of this paper is to provide a practical application of Deut. 23:19-20 for Christians today. In order to reach this goal, the following discussion will first explore the law itself and its ancient Near East parallels. The second part will analyze the theme of debts and loans from the broad biblical context, particularly regarding the parallel laws of the OT. Then, the third part entitled “The Provisional Divine Solution”, will trace the trajectory of how the concept of loan was developed between the OT and NT. Subsequently, a brief examination on the contrasting treatment of “foreigner” will be undertaken. And finally, the relevance of the law for Christians today will be suggested.

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INTRODUCTION

The relationship of Christians with loans, debts and interest was always a controversial topic. The Old Testament (OT) law dedicates a considerable number of passages to this topic. In a kinsmanship society where survival depended on one another and on the delicate balance between agriculture and production, social justice was a matter of life or death. The text of Deut. 23:19-20 provided directions regarding financial interactions, in the case of one Israelite lending to another fellow citizen or foreigner. Based on the “Progressive Moral Wisdom” method proposed by Roy Gane, in his most recent book entitled *Old Testament Law for Christians: original context and enduring application*, the purpose of this paper is to provide a practical application of Deut. 23:19-20 for Christians today.

In order to reach this goal, the following discussion will first explore the law itself and its ancient Near East parallels. The second part will analyze the theme of debts and loans from the broad biblical context, particularly regarding the parallel laws of the OT. Then, the third part entitled “The Provisional Divine Solution” will trace the trajectory of how the concept of loan was developed between the OT and NT. Subsequently, a brief examination of the contrasting treatment of “foreigners” will be undertaken. And finally, the relevance of the law for Christians today will be suggested.

In a time when financial issues have become so central to social and political decisions, biblical principles are needed more than ever to regulate the relationship of Christians with money and profit. The Bible and particularly the OT law have much to say about this theme. The central question is: who is willing to hear?

EXPLORING THE LAW AND ITS PARALLELS

The passage of Deut. 23:19-20 (20-21 Masoretic Text) addresses: “one of the many and varied subjects dealt with by the ancient Hebrew laws”, namely, the regulations on loans and debts. In an apodictic style, it prohibits an Israelite from charging interest on loans (לֹא־תַשִּׁיךְ) to another fellow Israelite (לְאֶחִיךָ). In Deut. 23:19-20 the root נָשַׁךְ means “pay” or “give interest” (Qal)² or “to make one give interest” (Hiphil). In a non-figurative sense, the verbal root נָשַׁךְ means literally “to bite”³. While some admit the existence of two different roots⁴, it is not difficult to realize “the conceptual connection between ‘biting’ and ‘charging interest’” (KAPERUD, 1974).

² In Hab. 2:7, the root נָשַׁךְ has the same sense and the Qal participle masculine plural means “creditors” (נֹשְׁכֵיךְ).

³ The root נָשַׁךְ appears 11 times meaning “to bite” in the OT.

⁴ See: SWANSON, James. **Dictionary of Biblical Languages with Semantic Domains: Hebrew (Old Testament)**. Oak Harbor: Logos Research Systems, Inc., 1997. BROWN, Francis, Samuel Rolles DRIVER, e Charles Augustus BRIGGS. **Enhanced Brown-Driver-Briggs Hebrew and English Lexicon**. Oxford: Clarendon Press, 1977.

The law in its immediate or broad context⁵ does not specify who is responsible for keeping it. But it can be inferred that any financially independent Israelite who was able to meet the needs of his fellow Israelites was responsible for keeping it. The law does not explicitly declare its goal. But it seems logical that it intends to prevent the enrichment of one person at the expense of the poverty of others, particularly of any fellow Israelite. From a literary point of view, Deuteronomy deems the lending of interest to a fellow Israelite a grave wrong. According to Biddle, the prohibition against usury is in a section (23:19-24:7) that explicates the Decalogue's commandment against stealing (BIDDLE, 2011, p. 121). Craigie highlights that "the man wealthy enough to make a loan would be wealthy only because of gracious provision of God, if, then, he lent something on interest (money, food) to a fellow in crisis, he would be abusing God's provision" (CRAIGIE, 1976, p. 301). So, in a certain sense, "charging interest on a loan to a fellow Israelite would have been the same as stealing" (HALL, 2000, p. 353).

The preoccupation regarding the relationship between debts and loans is not exclusive to legal corpus, but the topic reappears in the Hebrew Bible, in both the Writings and the Prophets. For example, the drama of debt is illustrated in the widow's request to the prophet Elisha. She is on the verge of having her two sons taken as slaves by a creditor (2 Kin. 4:1). So, miraculously the prophet is used by God to provide a solution and to save her sons from slavery. In the prophetic corpus, the exploitation of poor and vulnerable people is extensively addressed. The prophetic accusation against the disrespect for social justice indicates that the principle of treating needy people with kindness was being completely disregarded (Ezek. 22:12). Such disrespect combined with idolatry was revealed by the prophets as the cause of Israel's defeat at the hands of Assyria and of the Babylonian captivity of Judah⁶.

Finally, in the Psalms the righteous is defined as one who does not put out his money at interest (Psa. 15:5) and lends generously (Psa. 37:26; 112:5). Proverbs condemns the exploitation of the poor via interest-taking (Prov. 28:8), but extols one who lends without interest as lending to God who will reward (Prov. 19:17)⁷. Even in post-exilic times

⁵ The present law is part of a major collection known as Deuteronomic laws (chaps. 12-26), which are called "statutes" (תְּהִלִּים) and "rules" (מִשְׁפָּטִים). The context of these laws is established in Deut 11:30-32. Israelites "are to cross over the Jordan to go in to take possession of the land" (Deut 11:31). Before moving on, the people are reminded on the importance of being "careful to do all the statutes (תְּהִלִּים) and the rules (מִשְׁפָּטִים) (Deut 11:32). Then, God reiterates previous laws and provides new ones. Some previous laws are adapted to the new situation of Israel in Canaan. The range of these laws are very wide including family, property, war, capital punishment, social justice.

⁶ Besides Ezekiel in the exilic times, both Isaiah (Isa. 24:2) and Jeremiah (Jer. 15:10) allude to the practice of lending at interest in pre-exilic times. To more information on social justice in the prophets see: LANEY, J. Carl. "The Prophets and Social Concern." *Bibliotheca Sacra* 147 (1990): 32-43.

⁷ In Deuterocanonical texts (Wis 15:16; Sir 8:12; 18:33; 20:15, 29; 4 Macc 2:8), lending is also exalted as an act of mercy. WENTZ, Lazarus. "Loan." In *The Lexham Bible Dictionary*. editado por John D. Barry et al. Bellingham, WA: Lexham Press, 2016.. In the Testament of Job 9:1-11, the character lends money for commercial purposes requiring the borrower to give part of his profit to the poor. SPARKS. *The Apocryphal Old Testament*. Oxford: Clarendon, 1990.. Too see more on Testament of Job look at HARALAMBAKIS, Maria. *The Testament of Job: Text, Narrative and Reception History*. London; New York: Bloomsbury T&T Clark, 2012.

Nehemiah had to fight against usury (Neh. 5:7-12)⁸. In the later Jewish tradition, usury was viewed in a very negative light, according to Sutherland, “the Talmud viewed usury as a denial of God. Interest-taking was connected with the gravest sins, including idolatry, bloodshed and robbery” (SUTHERLAND, 1982, p. 13).

Regulations on loans are also widely present in the literature of the ancient Near East. Indeed, “the practice of making of loans at interest was a widespread phenomenon in biblical times” (SPRINKLE, 2000, p. 332). Maloney adds that “numerous contracts confirm that loans at interest were permitted with restrictions, throughout the ancient Near East, outside Israel (MALONEY, 1974, p. 20). According to Westbrook and Wells, the ancient literature on loans is wide and detailed: “The many thousands of loan contracts from the ancient Near East record a wide range of loans, from commercial to consumer, with a rich variety of terms, regarding interest, repayment, and types of deposit” (WESTBROOK; WELLS, 2009).

However, Milgrom has pointed out that, unlike the nation of Israel, interest was permitted without limits in some neighboring nations (MILGROM, 2001). For instance, two tablets from Assur and Guzana illustrate that contracts could vary between 25% and 100% interest.⁹ But the situation is quite different considering Israel. Actually, “Israel is alone in totally prohibiting interest payments on loans to the poor” (HARRISON, 1980, p. 322). This can be explained not just by the social tribal organization as proposed by Neufeld,¹⁰ but by the divine concern towards the poor which is evident throughout the OT law. God was concerned about the most vulnerable people who in many cases faced poverty and even slavery as a result of debts and loans. This is the topic of the next section.

DEBTS AND LOANS

One important issue involving the interpretation of Deut. 23:19-20 and its correct application relates to the prohibition scope of law. Most scholars¹¹ agree that the passage

⁸ Nehemiah identified the problem: “Each of you is exacting usury from his brother” (v. 6); He condemned the problem (What you are doing *is* not good) appealing to “the fear of God” (Neh v.9 cf. Lev 25:35-38); and, finally, he proposes a solution “restore now to them, even this day, their lands, their vineyards, their olive groves, and their houses, also a hundredth of the money and the grain, the new wine and the oil, that you have charged them” (v.11). According to verse 12, the people’s reply was positive.

⁹ A loan of silver from Assur admits an interest tax of 25% over eight months: “8 shekels of silver belonging to Balasí (debited) against Bêl-zêrî. It will increase by a quarter. The eighth month”. A barley loan from Guzana admits an interest tax of 100 % over seven months: “Barley belonging to Il-manâni, (debited) against Mattî. The interest is: 2 (*emâru* ‘homers’) into 4 (*emâru* ‘homers’) in the seventh month. HALLO, William W., e K. Lawson YOUNGER. *Context of Scripture*. Leiden; Boston: Brill, 2003. . Nevertheless, it must be noted that the ancient legal codes tried to prevent abusive loans. For instance, the Hammurabi Code regulated an interest of 20% or 33% (on grain) to the poor. Sutherland, 1982, p. 9.

¹⁰ In tribal societies there is a strong feeling against lending money at interest, a practice which is usually prohibited between members of the social group. we may safely assume that in a Covenant society which was comprised of one social unit and in which each individual was “his brother’s keeper”, the taking of interest was one of those things which was “not done.” NEUFELD, E. “The prohibitions against loans at interest in ancient Hebrew laws.” *Hebrew Union College Annual*, 26 (1955): 355-412, 407.

¹¹ See: NICHOL, Francis D. (ed). *The Seventh-Day Adventist Bible Commentary*, Vol. 1. Review and Herald

“does not address the issue primarily from the standpoint of the needs of commerce, financial policy, or a coherent economic theory, but with an interest in social justice” (BIDDLE, 2011, p. 122) and, hence, it has particularly charitable purposes¹².

While no typical Hebrew word for “poor”¹³ appears in Deut. 23:19-20, it is evident from the reading of parallel laws (Exod. 22:25, Lev. 25:35-38, Deut. 15:7-11) that the law is concerning to financially vulnerable people. In this case, those whose need was to be met could be anyone facing “a lack of economic resources and material goods; and political and legal powerlessness and oppression” (PLEINS, 1992, p. 402).¹⁴ These people could include: “small farmers, day laborers, construction workers, beggars, debt slaves, village dwellers” (PLEINS, 1992, p. 402). In a society where agriculture was the main way to survive, poverty was an ever-present threat. According to Gane,

All could go well until a negative circumstance disrupted the ability of Israelite farmers to gain the benefits of their labors. Such a circumstance could be crop failure due to drought, plant disease, storms, or pests; interference from warfare or raiding; or illness or death of one or more family members who had provided essential farm labor (GANE, 2017, p. 285).

The laws prior to Deut. 23:19- 20 regulate loans in cases of extreme need where even the maintenance of life was at risk. Apparently, these laws are not regulating loans in the commercial context of business. The law of Exod. 22:25 is quite similar to that of Deut. 23:19-20. In Exodus the “poor” is designed by name (עָנִי) and the loan is specified as “money” (קֶרֶן). Lev. 25:35-38 reiterates the prohibition against lending money or food at interest whereby gaining profit at the expense of fellow Israelite’s poverty. This passage is slightly more detailed than Exo. 22:25 and Deut. 23:19-20, particularly considering the situation of who needs the loan. Here the poor, who needs financial support and a loan of money (קֶרֶן) or food (אֶכֶל) (Lev. 25:37), are not even able to “maintain himself” (Lev. 25:35). Deut. 15:7-11 also addresses the issue regarding loans. An Israelite is supposed to lend freely (Deut. 15:10) to his poor brother (Deut. 15:7) to attend to his need (Deut. 15:8). The passage addresses the new situation of Israel in Canaan (“in

Publishing Association, 1978.. CHRISTENSEN, Duane L. Deuteronomy 21:10–34:12. Vol. 6B. **Word Biblical Commentary**. Dallas: Word, Incorporated, 2002.. LANGE, John Peter, Philip SCHAFF, e Wilhelm Julius SCHRÖEDER. **A Commentary on the Holy Scriptures: Deuteronomy**. Bellingham, WA: Logos Bible Software, 2008.. DEERE, Jack S. “Deuteronomy.” In: The Bible Knowledge Commentary: An Exposition of the Scriptures, editado por J. F. WALVOORD e R. B. ZUCK, vol. 1. Wheaton, IL: Victor Books, 1985.. GILCHRIST, Paul R. “Deuteronomy.” In: **Evangelical Commentary on the Bible**. vol. 3, Baker reference library. Grand Rapids, MI: Baker Book House, 1995.

¹² Apparently, Josephus considered the prohibition of lending at interest to be charitable at its essence. He affirms: “let no one lend to anyone of the Hebrews upon usury, neither usury of what is eaten or what is drunken; for it is not just to make advantage of the misfortunes of one of thy own countrymen”. JOSEPHUS, Flavius, e William WHISTON. **The Works of Josephus: Complete and Unabridged**. Peabody: Hendrickson, 1987..

¹³ עָנִי, מַסְכֵּן, מַסְכֵּנֶת, מַסְכֵּן, מַחֲסוּר, דָּלָה, דָּל, אֶבְיוֹן.

¹⁴ PLEINS, J. David. “Poor, Poverty: Old Testament.” In: FREEDMAN, David Noel. **The Anchor Yale Bible Dictionary**. New York: Doubleday, 1992.

any of your towns within your land.” Deut. 15:7). The law here is repeated in the context of the Sabbatical year (Deut. 15:1) alerting the Israelites not to harden their hearts or shut their hands (Deut. 15:7) due to the proximity of the “year of release” (15:9), when each creditor should release what he has lent to his neighbor (15:2).¹⁵

These passages support Hartley’s conclusion that “the formulation of these laws against making loans at interest does not address the issue of loaning money at interest for a commercial enterprise” (HARTLEY, 1998, p. 440). The overall context of these laws indicates that “loans were normally made to a fellow Israelite in an attempt to alleviate poverty” (CRAIGIE, 1976, p. 301). Despite the fact “Deut. 23:20-21 expands Lev 25:36-37 to include any commodity” (MILGROM, 2001, p. 2210), perhaps Deuteronomy is also dealing with a similar situation of extreme famine and poverty. Therefore, the law contributes to the preservation of life and to the sharing of goods, both of which are divine blessings.

Interestingly enough, regarding all usury laws mentioned above, no penalty is established for their non-fulfillment. Indeed, God is personally involved. The non-fulfillment is a sin against God Himself (Deut. 15:9). Milgrom remarks that “taking interest was not illegal, and, hence, unenforceable by man, but immoral and, hence, punishable by God” (MILGROM, 2001, p. 2210). The Israelites should act in the fear of God (Lev. 25:36), trusting in His abundant provision (Lev. 25:38; Deut. 23:20b). As a result of obedience, God promises to bless faithful Israelites¹⁶. In this way, Israel could become part of the provisional divine solution for one of the most dramatic consequences of sin: poverty and its side effects.

THE PROVISIONAL DIVINE SOLUTION

God created human beings to live in a perfect environment with plenty of unlimited resources, including food and precious goods. Poverty and social inequality are direct consequences of sin. In the current fallen reality, poverty, one of the main reasons to take loans in the biblical context, is an ever-present fact (Deut. 15:8 cf. Mark 14:7). The law considering loans (like so many others) seeks to remedy this situation by mitigating the hard and tough consequences of poverty. The Bible presents a divine plan of restoration to Edenic conditions where poverty and famine will never take place again.

A large part of the OT law concerns the divine preoccupation with the most vulnerable people. As an expression of God’s character, the law looks for a righteous

¹⁵ As in Deut. 23:19-20, here the “foreigner” receives different treatment. He is not free from debt in the remission year (Deut. 15:3). One interesting parallel with this law can be found in the Edict of Ammisaduqa where remission of debts is granted only to Akkadians and Amorites, i.e., the autochthonous citizenry. See: Lang, “גֵּרִי”, 9:426.

¹⁶ One of the more prominent aspects of the OT law is the relationship between ethics and religion. In the context of God’s invitation to be holy, “the holy has both personal and social significance”. See: HENRY, Carl F. H. *God, Revelation, and Authority*, Vol. 6. Wheaton, IL: Crossway Books, 1999. P. 327.

society where everyone has the opportunity to enjoy his maximum potential in the context of a fallen world. The OT laws reflect the tough reality of life,¹⁷ which God through His laws seeks to relieve until He makes all things new (Rev. 21:5). However, even regarding the fallen life situation, the OT law usually follows a historical trajectory towards the ideal goal of God for humanity. This is the case with Deut 23:19-20.

In the New Testament, Christ expands the topic of loans, urging His followers to lend to whoever asks (Matt. 5:42), without expecting back what was lent (Luke 6:34, 35)¹⁸. The context of Matthew indicates that Jesus probably was thinking of the needy (Matt. 6:1-4). Apparently alluding to the OT laws about loans, He affirms that: “*even sinners lend to sinners, to get back the same amount*” (Luke 6:34. Emphasis added). Here Jesus paraphrases the motivation clause of Deut. 23:19-20 remarking that God Himself will give the reward (Luke 6:35).

Jesus establishes God as a pattern of mercy for His children (Luke 6:36). Perhaps, no other parable is able to illustrate so precisely the expected attitude regarding the relationship between payment of debt and mercy than the parable of the unmerciful servant (Matt. 18:23-35). At the end of the parable, Jesus makes his point by allowing the king to inquire of the servant: “*And should not you have had mercy on your fellow servant, as I had mercy on you?*” (Matt. 18:33. Emphasis added). Maybe the Lord’s prayer contains an adequate answer to this question: “*Forgive us our debts, as we also have forgiven our debtors*” (Matt. 6:12. Emphasis added)¹⁹.

TREATMENT OF FOREIGNER

Before pondering the relevance and application of Deut. 23:19-20 for Christians today, one question should be considered in this point: why did God not only admit but prescribe a different treatment to the “foreigner” (נָכְרִי) regarding loans? In Deut. 23:20 one reads: “*You may charge a foreigner interest, but you may not charge your brother interest...*” (Deut. 23:20. Emphasis added). The contrast between “foreigner” and

¹⁷ To see how this perception is important when one interprets the OT law, look at GANE,, 2017, p. 49-50.

¹⁸ Cyprian of Cartague in a direct quotation of Deut 23:19-20 connects the prohibition of loans at interest with unconditional love advocated by Christ in Lk 6:32-36. See: CYPRIAN OF CARTHAGE. “Three Books of Testimonies against the Jews.” In: ROBERTS, Alexander; DONALDSON, James; COXE, A. Cleveland (Org.). **Fathers of the Third Century**: Hippolytus, Cyprian, Novatian. Traduzido por Robert Ernest WALLIS, vol. 5. The Ante-Nicene Fathers. Buffalo, NY: Christian Literature Company, 1886.

¹⁹ In spite of Jesus’ teachings, the problem of profiting on poverty persisted in the first centuries of the Christian church and was addressed by John Chrysostom in one of his homilies on the Gospel of Matthew where he affirms: “for indeed a dreadful disease, beloved, dreadful and needing much attendance, hath fallen on the church. Those, namely, who are enjoined not even by honest labors to lay up treasures, but to open their houses to the needy, make a profit of other men’s poverty, devising a specious robbery, a plausible covetousness. For to this intent thou hast wealth, to relieve poverty, not to make a gain of poverty; but thou with show of relief makest the calamity greater, and sellest benevolence for money.” JOHN CHRYSOSTOM. “Homilies of St. John Chrysostom, Archbishop of Constantinople on the Gospel according to St. Matthew.” In: SCHAFF, Philip (Org). **Saint Chrysostom**: Homilies on the Gospel of Saint Matthew. Traduzido por George PREVOST e M. B. RIDDLE, vol. 10. A Select Library of the Nicene and Post-Nicene Fathers of the Christian Church, First Series. New York: Christian Literature Company, 1888. P. 350.

“brother” makes clear the identity of the latter. In this context “brother” is not restricted to direct blood relations, but it refers to anyone who shared Israelite citizenship, including the sojourner (גֵּר)²⁰. The following discussion will seek to address why Israel had a preferential treatment pattern among the nations and will provide a suggestion about the identity of the “foreigner” mentioned in Deut. 23:20.

At least two different laws in the OT, in addition to Deut. 23:20, imply a priori in preferential treatment of Israel in relationship with “sojourner” and “foreigner”. While a Hebrew slave should be released at the end of six years (Exod. 21:2; Deut. 15:12-18 cf. Jer. 34:8-10) and should be treated as a hired worker (Lev 25:39-40), a slave from “other nations” could be regarded a property and not be released in the seventh year (Lev. 25: 44-46)²¹. Another example of different treatment considering “sojourner” and “foreigner” can be found in Deut. 14:21. Here the law prohibits any Israelite from eating “*anything that has died naturally*” (Deut. 14:21. Emphasis added). But, it permits the Israelite to give it to a sojourner (לְגֵר) or sell it to a foreigner (לְנֹכְרִי). The reason is that Israel is “*a people holy to the Lord*”. In this law there is a clear distinction between the sojourner (גֵּר) and foreigner (נֹכְרִי), which will be considered later in this discussion.

In the OT God does not hesitate to call Israel “*my treasured possession among all peoples*”²² (Exod. 19:5. Emphasis added)). The singular nature of Israel is emphasized in the words of Moses: “*For you are a people holy to the LORD your God. The LORD your God has chosen you to be a people for his treasured possession, out of all the peoples who are on the face of the earth*” (Deut. 7:6. Emphasis added). So, in the context of the OT, there is no doubt about the singularity of Israel among the nations. Based on his merciful love God has elevated Israel from a slave nation to a priest nation. As the image of priesthood shows, God had a clear objective in elevating Israel: His people should minister the truth about God to all nations. When Israel lost her identity as a chosen and special people of God, assimilating cultural traces such as idolatry and social injustice, Israel was treated exactly as other nations were treated. Through Israel, God intended to show the way to

²⁰ Philo interpreted “brother” as anyone of the same citizenship or nation. See: PHILO. **Philo**. Traduzido por F. H. COLSON, G. H. WHITAKER, e J. W. EARP, vol. 8. The Loeb Classical Library. London; England; Cambridge, MA: William Heinemann Ltd; Harvard University Press, 1929-1962. P. 211-213. In the Targum Esther as quoted by Alkabez, 155a-155b the sense of “brother” is wide enough to include the descendants of Esau. In the tale, Mordecai refused to lend provision at interest to Haman while the two were joined in battle because the law prohibits it, saying, “Unto thy brother thou shalt not lend upon usury,” and Jacob and Esau, the respective ancestors of Mordecai and Haman, had been brothers. See: GINZBERG, Louis, Henrietta SZOLD, e Paul RADIN. **Legends of the Jews**. 2nd Ed. Philadelphia: Jewish Publication Society, 2003. P. 1149.

²¹ A number of laws in the Pentateuch deal with rights of slaves: Rights of protection against physical and sexual abuse Lev. 25:43 cf. Exo. 21:7-11, 20-21, 26-27; Rights to participate in religious feasts and festivals Exo. 23:12 See *also* Exo. 20:9-10; Deut. 12:11-12; Rights to inherit property Gen. 15:3; Rights of asylum Deut. 23:15. See: MANSER, Martin H. **Dictionary of Bible Themes**: The Accessible and Comprehensive Tool for Topical Studies. London: Martin Manser, 2009.

²² The image presented is that of the unique and exclusive possession, and that image is expanded by what appears to be an addition (“for to me belongs the whole earth”) to suggest the “crown jewel” of a large collection, the masterwork, the one-of-a-kind piece. See: DURHAM, John I. Exodus. **Word Biblical Commentary**. Vol. 3, Dallas: Word, Incorporated, 1998. P.262.

the divine ideal for humanity. In a certain sense, Israel's "holiness" had missiological purposes.

However, a closer look at Deut. 23:19, 20 indicates that the reason for permission to charge interest on loans to the "foreigner" is not based on ethnic or religious differences or even based on the singular nature of Israel as a chosen people among nations, but it is based on purely economic reasons. The word "foreigner" in Deut. 23:20 translates the Hebrew term נָכְרִי, which appears 45 times in the OT and is usually rendered as "foreign", "foreigner", "strange", "alien" or even "adulteress" (ESV).²³ An analysis of the use of this word in the Old Testament can be quite enlightening, especially in Deuteronomy.

In fact, there are basically two types of non-Israelites in the Old Testament: the "sojourner" (גֵּר) and the "foreigner" (נָכְרִי). The noun גֵּר appears 95 times in the OT and is rendered as "sojourner" and "strange" (ESV).²⁴ The study of occurrences of this word confirms that "the sojourner is distinguished from the foreigner in that he has settled in the land for some time and is recognized as having a special status" (KONKEL, 1997, p. 839). According to Neufeld, the sojourners "constituted a social class in an intermediate position between the free Hebrew and the Hebrew slaves and generally speaking they were treated at least legally, almost as equals" (NEUFEL, 1997, p. 392). According to Deuteronomy, they are "receptive to the religion of Yahweh (29:10[11]; 31:12)" (LANG, 1997, p. 426). The "sojourner" (גֵּר) did not have land, and for this reason, was often among the most vulnerable people in Israel. Often, he is mentioned together with widows and orphans and hence he, as a resident, enjoys the rights of assistance, protection, and religious participation (KONKEL, 1997, p. 839). Probably, the prohibition to charge interest on loans should include him. In Lev. 19:34 God commands: "*You shall treat the stranger (הַגֵּר) who sojourns with you as the native among you, and you shall love him as yourself, for you were strangers (גֵּרִים) in the land of Egypt: I am the LORD your God*" (Lev. 19:4. Emphasis added).

However, the permission to lend with interest concerns the "נָכְרִי" (foreigner).²⁵ In 1Kings 8:41, נָכְרִי is defined as "who is not of your people Israel, comes from a far country." Indeed, the picture that the Pentateuch gives of the foreigner differs from that of the

²³ The expression "בְּנֵי נָכְרִי" (son of stranger) appears in 18 passages in the OT and could be considered a synonym of נָכְרִי. The Prophets have a more favorable position towards the "foreigner" than the Torah has (גֵּר) (cf. Gen. 17:12, 27 Exo. 12:43 Lev. 22:25; 2 Sam. 22:45, 46; Neh. 9:2; Psa. 18:45, 46; 144:7,11; Isa. 56:3, 6; 60:10; 61:5; 62:8; Ezek. 44:7; 44:9).

²⁴ Statistically speaking, there is considerable preoccupation with the situation of "sojourner" (גֵּר) in the OT law. The word appears 68 times in the Pentateuch and 22 times just in Deuteronomy.

²⁵ "In 4QFlor 1.4 the stranger (nekar) is, or outsider is, categorized with the Ammonite, Moabite and bastard (Deut 23:3-4)". See: Konkel, "נָכְרִי", 3:109. The *nokri* was "not thy brother;" he represented "foreign gods" which had to be removed and was just the reverse of the "holy people." See: Neufeld, 1955, 390. To see more on the נָכְרִי look at: BEGG, Christopher T. "Foreigner." In *The Anchor Yale Bible Dictionary*, editado por David Noel FREEDMAN. New York: Doubleday, 1992. P. 829. ELWELL, Walter A., e Barry J. BEITZEL. "Foreigner." *Baker Encyclopedia of the Bible*. Grand Rapids, MI: Baker Book House, 1988. P. 807. MYERS, Allen C. *The Eerdmans Bible Dictionary*. Grand Rapids, MI: Eerdmans, 1987. P. 390.

sojourner (JONES, 2016). The “foreigner” in ancient Israel was “usually a businessman traveling for purposes of profit, not subsistence living” (CHRISTENSEN, 2002, p. 255). As traders and merchants, they were less vulnerable than Israelite peasants (RAD, 1966, p. 148). Block remarks that “the persons envisioned here (as “foreigners”) might have been merchants who bought and sold goods for profit rather than the sheer need for survival. If their business ventures did not succeed, they could always go home” (BLOCK, 2012, p. 548).

Therefore, the different treatment toward “your brother” and the “foreigner” in Deut. 23:20 does not need to be explained based on Israel’s singularity among the nations, but based on economic reasons²⁶. The foreigner was an outsider, whose subsistence did not depend on the land. His permanence in Israel might be only temporary and provisional.

DEUT. 23:19-20 TODAY: RELEVANCE AND APPLICATION

The last question to be considered in this paper is: what is the relevance of this law for Christians who do not live in the context of the ancient Israelite kinship? According to Gane, the purpose of the OT law “is to teach God’s covenant people how they can enjoy the life, the good, and the blessing that he promises to those who love him and ‘walk in His ways’” (GANE, 2017, p. 18). Throughout the ages, its goal has not been changed. So, how can Deut. 23:19-20 contribute to life, good, and blessing today?

While “the Bible is not very informative on the question of interest” (WESTBROOK; WELLS, 2009, p. 1615), it seems clear that the law prohibits any Israelite from gaining profit at the expense of poverty and the need of his neighbor. The law contributes to the preservation of life and to the sharing of goods which are divine blessings. The continuous exercise of sharing goods with needy people “represents an important social principle” (GANE, 2017, p. 206), namely, “to treat needy people with kindness” (GANE, 2017, p. 206). Undoubtedly, this principle is a subprinciple of “You shall love your neighbor as yourself” (Lev. 19:18). Another principle was indicated by Ambrose of Milan. He saw usury as a breaking of the law whose principle was “never deprive another of anything for the sake of our own advantage” (AMBROSE, 1986, p. 70). Such principles should guide any contemporary application of the text. Below are some suggestions to consider.

At First, while the Bible discourages the Christian from taking a loan at interest, it does not prohibit him. According to Prov. 22:7 the practice of borrowing is a kind of

²⁶ One interesting parallel can be found in the Edict of Ammisaduqa where remission cannot be granted if an Akkadian or Amorite has received a loan for commercial purposes. In this case a native businessperson is on a par with a foreigner. This regulation reflects the distinction between consumer and producer credit. See: Lang, “נָקְרִי”, 9:426.

slavery. Today many people, including Christians, are slaves of debt and the main reason is not the failure of crops, but the inability to live within their financial boundaries. However, it is necessary to recognize that emergency situations can lead Christians today to resort to loans. In these cases, instead of harsh judgment, they need financial support when it is possible.

Secondly, from the reading of parallel passages (Exod. 22:25, Lev. 25:35-38, Deut. 15:7-11), the review of parallel ancient literature, and the possibility of charging a loan at interest to a “foreigner” (Deut. 23:20), one can conclude that the law of Deut. 23:19-20 does not regulate other types of loans with commercial purposes (which are currently the most common type of debt due interest). Thus, any Christian should not be automatically condemned by involving himself in financial trades with interest charges, since such trades are legal and properly regulated by competent agencies. In this point, “one must acknowledge, of course, that, unlike ancient Israel, in which the religious community and the political community were coterminous, contemporary Western societies separate church and state. Political institutions regulate economies; the church does not” (BIDDLE, 2011, p. 127).

Thirdly, loans were not seen as a definitive solution to poverty. The Bible does not encourage laziness and financial dependence. From the beginning, God established work as the way for humans to subsist, even in the perfect environment of Eden (Gen. 2:5, 15). Work is not a consequence of sin (only the “*sweat of your face*”). Loans without interest charges provided a new opportunity for the poor. But work continued to be indispensable. While interest was not charged, the loan was expected to be returned to its original owner²⁷, as the requirement of pledge²⁸ attests. In extreme cases, the person could pay the loan with his work (though it couldn’t persist more than six years). Perhaps, God was showing both the need to deal with money responsibly and the value of work. Finally, considering that the loans envisioned by Deut. 23:19-20 were made in an attempt to preserve life, the law can have current direct and indirect applications. Directly speaking, to lend interest in such crisis circumstances should not be practiced by Christians. Indirectly speaking, as Christ’s followers, Christians have to take seriously their responsibility to alleviate the effects of sin, especially those related to human suffering. It is true that, unlike biblical times, many contemporary societies have institutional

²⁷ In the Jewish tradition, the responsibility to bring back the borrowed item was highly valued. Josephus affirms “let the borrowers bring them again, and restore them with pleasure to those who lent them; laying them up, as it were, in their own treasuries, and justly expecting to receive them thence. JOSEPHUS, Flavius, e William WHISTON. **The Works of Josephus: Complete and Unabridged.** Peabody: Hendrickson, 1987. P. 121. In turn, Philo remarks that while the creditor must not abuse his power to deal inconsiderately and insolently with the borrowers, the latter must render the proper surety as a reminder to repay what belongs to another. Philo, 1962, 217.

²⁸ According to Westbrook and Wells, there were two types of pledge in ancient times. Pledges could be hypothecary or possessory. With a hypothecary pledge, the property remained with the debtor and was seized by the creditor only in the event of default. A possessory pledge was taken by the creditor at the outset of the loan and could be used or exploited by the creditor pending repayment. See: RAYMOND, and WELLS. **Everyday Law in Biblical Israel.** Kindle Location 1584-1585, 1597.. One example of possessory pledge can be seen in Neh. 5:3-5.

mechanisms to alleviate poverty and its effects. But this fact does not restrict the individual responsibility of Christians to meet the needs according to their gifts.

FINAL CONSIDERATIONS

Indeed, Jesus made an even more challenging requirement: giving instead of lending (Matt 5:42) independent of whoever is the recipient. Following the example of Christ, Christians should remember that their “treasure is in heaven”. Therefore, they should live a life filled with gratitude knowing that Christ paid their infinite debt (Col. 2:13-14; Matt. 18:23-35).

As poverty will continue to be an ever-present reality until the second coming of Christ, it will continue being a test of faith for Christians (Matt. 25:31-46; James 1:27) and above all an opportunity to share the most precious of all gifts: the love!

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