



# USURY—

## America's National Curse

*by*  
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Bethel, PA 19507



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## America's National Curse

Everyone seems to desire money, and most people intend to acquire more and more of it. When an individual earns wages for working at a job he (or she) is usually paid by voucher or check, which they then take to their bank. There they may

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do one of several things with the money represented by the check. The individual may receive the

entire amount in currency (legal tender). Or, he may deposit the entire amount into a bank account (either savings or checking). He may deposit some of the money into one of his accounts while taking with him a portion of the check in cash.

The average individual may not be aware of this, but a lot of profitable games can be played with money. In the United States and much of the Western world, such games are being played constantly—and sometimes for high stakes. Fortunes are made and lost very easily through hidden loopholes in our economic and monetary policies.

The world today teeters dizzily on the very brink of universal financial and monetary collapse, merely because people have failed to heed the Laws of Yahweh governing economics that are found in the Bible. Had we heeded these Laws of Yahweh pertaining to economics, this world would be a lot happier, safer, and, undoubtedly, much better balanced mentally. The economic and monetary atmosphere of the world today remarkably resembles the Great Depression of the 1930s.

A **lust** for more and more wealth has led to the ruin of a great many people as they have allowed corruption to infiltrate and dominate their moral character. Alexander Solzhenitsyn declared in a notable speech some time ago, *“Something which is almost incomprehensible to the human mind is the West’s fantastic greed for profit and gain, which goes beyond all reason, all limitations, all conscience.”*

Today, in our beloved country, we are seeing that statement totally fulfilled with each passing day. It is not isolated to an event that happens on the streets of great cities like New York or Los Angeles. It is not something that is plotted only in the secret council chambers of our government in Washington. It is not exclusively a sinister strategy hatched in the halls of state capitols, nor is it an enemy infiltration from abroad seeking to undermine our liberty. Where does this lust and greed originate? It is hidden in the recesses of the human heart, where none (but Yahweh) can see it, or know that it is there. Only you can comprehend your personal attitude.

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kind, an attitude that is determined to get before you give, to acquire wealth so that you may be elevated in status in the eyes of the world, to **grasp** at materialism as though it were something that could save you from certain, ultimate, physical death. This avaricious nature in man causes them to lose their moral direction, to go crashing blindly through the restrictive barriers of the law of the land that shelters us all as it defines our rights and duties toward our fellow men.

What makes a person lose that firm grip on reason, that causes him to violate the law and incur a lengthy jail term? Just recently, a state legislator here in Pennsylvania was expelled from his elected position. This was his first term in office, but during that term he had been convicted of mail fraud. He and several accomplices had devised a scheme to defraud insurance companies for settlements of accidents

that had never happened,

One may ask, “Didn’t they know that they would get caught? Why did these individuals risk their promising futures on the possibility that they could acquire money illegally?” The answer is obvious. Their carnal natures, yielding to the strong influence of Satan, had blinded them to the consequences of law breaking. Additionally, the minds of men are blinded to the punishment that awaits them at the hands of a righteous Mighty One for breaking His Laws.

What happens on an individual level occurs on a national and international scale. Nations become **greedy for gain** and manipulate monetary policy to their own advantages. There is a theory put forth by some historians which concludes that most of the wars fought are economic conflicts. Will it happen again in our time, as a result of the avarice of the OPEC nations sharply escalating the price of crude oil?

How often has a nation been driven to the wall economically by another nation until it has been forced to fight for its existence? How many times in history has a nation coveted the natural resources of another nation and fought to seize what was not its own?

World War II seemed primarily **economic** in origin since the United States needed to start a war to pull itself out of the Great Depression. The United States turned **economic** pressures against Japan until the Pearl Harbor attack was provoked. That war cost the United States over one million human casualties (killed or wounded). But the physical suffering of that great war is only part of the gloomy story. The economic statistics are staggering to the mind. World War II cost the United States between \$317 and \$341 billion (in 1940’s value of money), and we sustained no war damage on our soil, except for Pearl Harbor. This fantastic sum represents only a small percentage of our current national debt as it stands today,

over \$9.5 trillion. With an estimated population of 304,365, 878, the debt of each citizen would be \$31,216.92.

### ***America's National Debt***

Who stands to benefit when a nation goes deeply into debt, as the United States has done? Are we really in debt? Recently, here at the Home Offices of the Assemblies of Yahweh, we enjoyed a visit from a gentleman from a foreign country. In the course of our conversation, the subject of the American national debt arose. "Is the United States in debt?" he asked. "The United States cannot be in debt. With your great affluence you cannot be in debt," he added.

There was general agreement among the informed people that the United States is not really in debt. Our debt is mainly indebtedness recorded on paper or in computer information. Apparently the purpose for which the two major wars of this century were fought, along with several smaller wars that have occurred since then, was for the purpose of driving the United States deeper into debt.

Think about this for just a moment. The combined cost of the wars that have been fought by the U.S.A. during this century would nearly equal the national debt as it stands at this moment with the added interest. We are still, even today, a very wealthy country, and this debt would not be insurmountable—if no interest was piled on top of it. However, the service charge on the national debt is so immense that, today, it represents a major item on the national budget. Last year (2007), the amount was \$429,977,998,108.22. Add to this war debt assistance we have sent to foreign countries (such as the Marshal Plan, aid to Korea, Iraq, and other countries).

Friends, did you know that the entire income of the United States Treasury did not even amount to the \$100 billion figure until 1963?

Just 15 years later, we were paying interest on our national debt in about the same amount as was our entire income then! Today, the cost of servicing the national debt has climbed even higher. Today, over 20 cents of every federal tax dollar goes to service the national debt.

The receipts for this year will run to the astronomical figure of even more billions less than expenditures, which will mean that yet another gigantic sum will be added to the national debt to be financed at high interest rates, for which we will pay more of our tax money—and the vicious circle continues. Consider, also, that we must somehow finance our balance of trade deficits, which in 2007 amounted to \$708,548 billion.

Read over the preceding paragraphs again so that the full impact of the financial straitjacket in which we find ourselves today can make an indelible impression on you. No wonder television and radio talk show commentators speak about the current U. S. national debt being not over \$9 trillion, but, actually, over \$50 trillion, especially when future entitlements are added on.

To understand this subject better we must obtain some definitions. From **Webster's New World Dictionary of the American Language**, Second College Edition, we find the following definition of the term **usury**. "*The act or practice of lending money at interest, now specifically at a rate of interest that is excessive or unlawfully high.*" Now let us take notice the definition of the term **interest**, also from the same reputable source. "**8. money paid for the use of money** **b) the rate of such payment, expressed as a percentage per unit of time.** **9. an increase or addition over what is owed.**"

Let us focus on the interest payments for just a moment. Some of the national debt today is financed by citizens who purchase savings bonds. The bonds accrue interest at a fixed rate and mature after a certain number of years. In this way,

the citizens, themselves, can share in the growth of the country. But the major portion of the national debt is financed by wealthy individuals, both domestic and foreign country banks, and corporations such as life insurance companies. These investors, banks, corporations, and individuals buy bonds or treasury bills for a stated value as the Federal Reserve System places money into circulation.

Here we observe a monetary loophole in our current economic structure that allows someone other than all the people to capitalize on money put into circulation that was printed by United States-owned presses and sent out through the auspices of the United States government. The cost of printing \$1,000 is negligible, but those who buy and place that money into circulation will profit greatly by the fiat money that is circulated as legal tender through the high interest payments they will receive. It is obvious that the Federal Reserve creates money out of thin air.

As stated previously, the United States has sustained two world wars and several smaller ones within just one generation. Our country has called into the armed forces millions of men to fight those wars. The cost of those wars equals or exceeds the national debt, and we are paying **interest** on that debt. As **Charles E. Coughlin** said in 1933, "*When a government determines to fight a war and conscripts men to go into battle, it should also conscript money to fight that war from those who have it. Don't ask the men of our country to go to war and then come home to shoulder the debts to pay for the war, while the widows and orphans of the men who suffered are also forced to pay more than their share of the burden.*"

Have you ever thought how many wars would be fought if the industrial, commercial, and financial interests would not be allowed to profiteer during wartime? Soldiers were paid a very minimal wage

when serving in the army, so that they certainly did not profit by a war. Today it is different, since we no longer have a volunteer army, but, now, a paid military. It was those who financed the war at high interest rates who are the people who profited from the misery of war.

### ***A World in Debt***

The trend in great nations is for a certain class of people to take control of the treasury and the economy and, thereafter, manipulate the masses. This is what has happened in the United States today. Economists who served the interests of the banking community came into governmental prominence. They sought to expand the economy unnaturally by borrowing heavily against the future.

Deficit spending has been characteristic of the federal budget since the Great Depression. During the last half century, there has been a budget deficit most years, and out of the last 25 years there have only been one or two balanced budgets.

What does that mean? It means that you and I, the middle-class Americans, have shouldered an ever-increasing amount of debt. It means that we have lived beyond our means and have borrowed against future generations, our children's and grandchildren's generations. We have taken out a mortgage on our future. We have bound ourselves under the authority of another person. We have agreed to pay someone a portion of our livelihood to give our government (and ourselves as citizens) money we have not earned. We have promised to pay interest on that money.

Have we gained something substantive and productive for that debt? It has not been the case of just having a bad crop year and finding it necessary to borrow to sustain ourselves for a year and then pay back our loan the next year. But, conversely, we have borrowed constantly and consistently until this year we will be borrowing bil-



lions **each week** simply to remain solvent. The Iraq war, the various adverse weather conditions, the social security deficit, the economic stimulus, etc., were all put on a postponed time schedule. Can we ever get out of the debt load?

Experts in government have warned us that this trend cannot continue indefinitely. One day it must end and it will end—just as it would for a family who keeps borrowing to pay its bills. **We will go bankrupt as a nation!** Our economy is sick throughout, filled with creeping malignancy (the value of our currency is falling against other currencies), headed inevitably for demise—unless something can be done to reverse the trends soon. But, remember, for the most part the federal debt is a paper figure.

Have you ever contemplated the vast sum represented by the term, **one hundred billion dollars?** Can your mind really comprehend what

it means? Let us consider what is meant by the billions of dollars it will require to service the national debt this year. To pay off the nation's debt alone would require the cumulative wages of all of our citizens to earn \$31,216.92 this year. Since that is a somewhat high wage, and few earn so much, that would leave very little or nothing for most of the citizens to buy food, clothing, provide housing, and pay the utilities!

Have you scrutinized your own tax bills recently? Do you know how much tax you are paying, and have you taken into account all of the **hidden taxes** that **YOU** pay **indirectly** through the products you purchase? Why are these high taxes necessary? They are collected to perform services for the citizens.

Let us bring this just a little closer to home. In fiscal 1981 the United States gross national debt, in terms of dollars per capita (for each man, woman, and child), was

\$4,445.00. In a family of four this would come to about \$17,780.00. Added to this is the additional public, corporate, private, and other debts that run into a total figure of multiple trillions of dollars. Think of all the interest that must be paid out annually to service this kind of deep indebtedness. This interest payment comprises labor that is allocated merely so someone will underwrite what has already been spent. Someone is living in luxury on those interest payments collected so someone else can use their money.

With this kind of an unbalanced economic system, how can we halt inflation which has roared ahead like a wildfire since the early 1970s? It is impossible to halt except with a very serious economic readjustment. This is one reason why the United States is confronting the current mortgage crisis.

The world in which we are living today is the direct result of industrialization, of Madison Avenue advertising, of the banking games, Wall Street stock gambling, and of the unbridled, carnal nature of the unconverted human heart. The industrialists mass-produce goods to sell to the public, and they must sell them. Madison Avenue is busy pouring out a torrent of advertising propaganda to induce the public to buy this merchandise. Banks and finance companies are in the business of lending money to the customers (at an additional cost) so they can purchase the merchandise.

**The roaring economy of the 1960s to the 2000s in our country can be traced directly to easy credit—no money down and only a small monthly payment brought the individual all of the good things he wanted—IMMEDIATELY,** without waiting until at least a sizable portion of the money had been earned. The individual sacrificed many hours of labor which he willingly gave as interest to his creditors so that he could have his desires satisfied immediately, without waiting. Do not

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neglect to consider the harsh terms attached to many credit cards that you may be using.

Has that happened to you? Are you one of those people who had a mortgage payment, a car payment, several small loans, possibly A FEW CREDIT CARD BILLS that absorbed most of your income every week? Then, when the economy tightened up at some time, you probably were really strapped for cash and had to give up some of those luxuries so you could afford the necessities of life.

Did you ever sit down with a sharp pencil and figure just how deeply mired in debt you are and wonder how it all happened? Perhaps you have come to believe that somewhere in the past you were “ripped off” by an adroit merchant. Perhaps you felt that the prophecy of Haggai certainly applied to you, when he said under the inspiration of Yahweh’s Holy Spirit, ***“You have***

***sown much, and bring in little; you eat, but you have not enough; you drink, but you are not filled with drink; you clothe, but there is no one warm; AND HE THAT EARNS WAGES EARNS WAGES TO PUT IT INTO A BAG WITH HOLES,***” Haggai 1:6.

### ***Yahweh’s Monetary Policy***

Have you ever considered that the Word of Almighty Yahweh contains clear instruction regarding the subject of mundane economy, interest payments, deficit spending, and getting before you give? Almighty Yahweh has spoken in a voice of thunder, through the prophet Moses, which was then reiterated when Yahshua the Messiah was here on this earth as Yahweh’s representative. “. . . ***that he might make you know that man does not live by bread only, but by everything that proceeds out of the mouth of Yahweh does man live,***” Deuteronomy 8:3 (quoted in Matthew 4:4).

Can we believe that scriptural analysis, or does it fall upon deaf ears and insensitive minds dulled by the lust for materialism? Have our minds been so seared with the hot iron of worldliness that we can no longer comprehend a stern warning from our Almighty Heavenly Father Yahweh through His Son, our Savior, Yahshua the Messiah? Yahweh warned us for our own benefit. He knew the heart of the unconverted mortal human and how scheming it can become. He knew that the human race would produce some unscrupulous men who would do anything for financial gain. Consequently, Almighty Yahweh told us to focus our eyes on spiritual things, to have our minds renewed by the power of His Holy Spirit, to have our hearts filled with the heavenly outgoing love and affection for our fellow men, which is the fruit of the Holy Spirit of Yahweh. Yahweh’s way is—Don’t concentrate on physical, temporal things; reject their appeal.

Keep your eyes on the spiritual, and you will avoid the deadly pitfall into which most of the world will fall.

Almighty Yahweh has cautioned us in His magnificent Covenant Law not to take usury from our brethren. Turn to Exodus 22:25, where we read, ***“If you lend money to any of my people with you that is poor, you shall not be to him as a creditor; neither shall you lay on him interest.”*** This passage of Scripture shows that it was the practice of the Israelites to lend money to those in need. Yahshua the Messiah Himself said, ***“But love your enemies, and do them good, and LEND, never despairing; and your reward shall be great, and you shall be sons of the Most High: for he is kind toward the unthankful and evil,”*** Luke 6:35. He said also in verse 34, ***“And if you lend to them of whom you hope to receive, what thanks have you? even sinners lend to sinners, to receive again as much.”***

Did you grasp the impact of these two verses? Sinners lend hoping to realize great gain from their loan. Yahshua said, “Lend to those who need assistance, but don’t hope for any great return.” Apparently, in the time of Yahshua, there had already developed among the Jews a sophisticated system of money lending for financial gain, and this system had its roots in earlier days in Judaism. The Covenant of Yahweh, which Israel had agreed to enter, stipulated that the true Israelite would gladly lend to his needy neighbor, but not to demand burdensome monetary gain in return for the help.

One might pause at this point and reflect on the meaning of the verse by taking the thought one step further. Should we lend money to those who do not have a need but are only buying luxuries? Apparently, the concept of buying luxuries with borrowed money was not intrinsically contained in this verse. Lending was to assist those who needed help to survive: “the poor,” (Hebrew—*anawim*). One

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might summarize by saying, “Help the needy, but not the greedy!”

Let us take into account also Exodus 22:26. ***“If you at all take your neighbor’s garment to pledge, you shall restore it to him before the sun goes down.”*** It was obviously the intention of Almighty Yahweh in His Covenant Law to restrict hardship being placed upon His people. If someone was so poor that he was in need, his fellow Israelites were to assist him freely, with no obligatory strings attached. They were not even to take a pledge or demand collateral security from him that might impose undue hardship upon him.

Can you now clearly see the obvious difference between the sharp-eyed, crafty, self-serving, covetous, loan-sharking money lender of our time, and the loving, merciful attitude that Almighty Yahweh intended as a guide for His people?

Can we perceive in a very lucid

way the meaning of **LOVE** for our fellow men and, conversely, the way of the world in all its sordid egotistical greed? Is it demeaning to our pride to assist our fellow men and ask nothing in return? Must unscrupulous men make a **BUSINESS** out of **trading** upon the poverty and misery of their neighbors? Is it the intention of Almighty Yahweh to approve, as a *bona fide* livelihood, the amassing of great wealth from merely lending out money to those who often cannot afford to borrow?

What did Yahshua the Messiah instruct the rich young ruler in Matthew 19:21? Did he command this young man to take his riches and go into business as a money lender or loan shark? **NO**, Yahshua commanded the young man to **GIVE HIS RICHES AWAY, AND FOLLOW HIM!** This should be a lesson for those who make a **BUSINESS** of money lending. Such endeavors can’t be founded on love, or Yahshua would have approved it in this case.

Let us notice also Leviticus 25:35-38. ***“And if your brother has grown poor, and his hand fails with you; then you shall uphold him: as a stranger and a sojourner shall he live with you. Take no interest of him or increase, but fear your Elohim; that your brother may live with you. You shall not give him your money on interest, nor give him your food for increase. I am Yahweh your Elohim, who brought you forth out of the land of Egypt, to give you the land of Canaan, and to be your Elohim.”***

Certainly, that passage of Scripture is crystal clear if one wants to accept it and apply it to his own life. Yahweh is our Elohim (Mighty One), and He released us from the Land of Egypt (a type of sin and slavery at the hands of the worldly task masters). He watches tenderly over the people living in His domain; and, if they cry out to Him, He will hear and answer their petitions, saving them from their plight.

We, as the people of the Most

High, are called upon to relieve a poor brother of his suffering, to supply a need he may have without trading upon his misery—like a bartender selling more alcohol to an alcoholic. We shall give him what he needs to get back on his feet financially again, and we shall not charge him any interest.

The word *usury* is *neshek* in Hebrew, a noun derived from the verb *nashak*. The noun is defined as *interest on a loan*, while the verb is defined as *to strike with a sting (as a serpent)*; **figuratively, to oppress with interest on a loan.** If your eyes are opened to sound Bible doctrine, you can comprehend for yourself that taking interest on a loan was construed by the Israelites as characteristic of the strike of a serpent, Satan the devil.

Once again, we can make an allegorical connection between Babylonish worldly concepts and Yahweh's perfect Law. Yahweh's way is to relieve a poor person out of **lovingkindness and mercy**, bearing the edifying fruits of the Holy Spirit in the Believer's life, while Satan's way is to oppress with heavy burdens those whom Yahweh would release.

We turn now to Deuteronomy, which comprises the restatement of Yahweh's Law given to Israel as their model government, directly from the heavens, just before they entered the land of promise. We read in Deuteronomy 23:19-20, ***"You shall not lend upon interest to your brother; interest of money, interest of food, interest of anything that is lent upon interest: to a foreigner you may lend upon interest; but to your brother you shall not lend upon interest, that Yahweh your Elohim may bless you in all that you put your hand to, in the land which you go in to possess."***

There it appears again! We may not lend to one another for increase derived from interest, whether money, produce, or anything that is lent. We shall lend to the poor

brother without taking any return for our generosity, or ability to help.

Let us suppose that one of us had become poor and we needed to borrow some money to carry us across a lean year. How would such a loan be handled? Would we have to meet with a credit manager to have our loan approved? Would we have to submit to an investigation by the credit union? Would we be required to sign a demand note for the loan so that we could be sold out at a bankruptcy auction or sheriff's sale at some future date should we be unable to meet our obligations? Would we pay regular monthly payments that are often not so "easy?"

Let us listen to the voice of Yahweh as He instructs us from His Word and shows us how to handle a loan situation scripturally.

***"At the end of every seven years you shall make a release. And 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. Of a foreigner you may exact it: but whatever of yours is with your brother your hand shall release. However there shall be no poor with you; (for Yahweh will surely bless you in the land which Yahweh your Elohim gives you for an inheritance to possess it;) if only you diligently listen to the voice of Yahweh your Elohim, to observe to do all this commandment which I command you this day. For Yahweh your Elohim 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."*** (Deuteronomy 15:1-6).

What a perfectly practical, completely workable system Almighty Yahweh has designed in His Word for our financial structure as the righteous nation of His people. We

shall not oppress our fellow brethren as Israel had been oppressed in Egypt. When the Sabbatical year comes around, we shall release all of the debts that have been incurred during that cycle of years.

We must release our debtors because it is **YAHWEH'S RELEASE**. Did you notice that? Yahweh, our Mighty One, will bless us financially so that we can release our debtors and it will not adversely affect our well being. Have you ever received a blessing for doing something nice to your fellow men? I have, and many others can testify of such a supernatural event that comprised a blessing from Yahweh.

Can you forgive a debt of your fellow brother? Notice what Yahshua instructed His disciples to do in Matthew 6:12. ***"And forgive us our DEBTS, as we also have forgiven our DEBTORS."*** Just a few verses later he elucidates on what he meant. ***"For if you forgive men their trespasses, your heavenly Father will also forgive you. But if you forgive not men their trespasses, neither will your Father forgive your trespasses,"*** verses 14-15. This was the Messiah's reaffirmation of forgiveness of debts while magnifying the Law by making a spiritual application of the commandment.

What a beautiful lesson can be learned from this financial program that was designed for us by our Heavenly Father. Yahshua's yoke is easy and His burden is indeed light, Matthew 11:28-30. Yahweh's way is rest and peace. Satan's way is burdensome, oppressive, and confiscatory. These righteous Laws Yahweh gave to Israel will be faithfully followed when His Kingdom is established.

We may note here that Almighty Yahweh has legislated in His Word that one may collect interest payments from a stranger (the Hebrew reads *nakar*, a foreigner). It is obvious from the context that foreigners would have no compassion for another person or nation. They live by their own standards. In order

to impress upon them the value of something earned, one could charge them interest on the money loaned. Nevertheless, we are warned not to charge a brother interest on a loan, and Yahweh promises to bless those who obey His commandments. Again, there is no license granted to become a money lender, but, rather, the loan here again is representative of assistance to the deserving person in times of need.

The Bible gives us various examples of the Holy Spirit-begotten person who will enter into the Kingdom of Yahweh. Almighty Yahweh says in Proverbs 6:16-19, that He hates seven distinctive character traits that are evident among unconverted people. Throughout the book of Proverbs we find that Almighty Yahweh has directed His people to keep His commandments.

Let us then examine a number of passages in the sacred Scriptures where He has given us directions concerning taking usury on a loan. The first passage we will examine is found in Proverbs 28:8. ***“He that augments his substance by interest and increase, Gathers it for him that has pity on the poor.”*** Obviously, employment of usury as a means of increasing individual wealth is viewed with strong disapproval by Almighty Yahweh. This verse of Scripture clearly reveals that we should have pity on the poor, that we should show love, mercy, and lovingkindness toward those who are less prosperous than we have been.

Yahweh sternly warns us to avoid becoming avaricious, seeking to make our livelihood by taking unfair advantage of the labor of our fellow men, or we will leave that wealth to those who will have mercy upon the poor. The heirs of the avaricious will be able to perceive the error of their parents and will develop a feeling of benevolent charity toward their fellow men. Such has indeed been the case in society during recent years.

A very penetrating passage of Scripture can be found in Psalm 15.

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David asks the question, ***“Yahweh, who shall sojourn [live] in your tabernacle [dwelling or home]? Who shall dwell in your holy hill?”*** This Psalm is directed toward those who wish to please Yahweh and be adopted into His (the Elohim, Mighty One) family. It comprises the description of what a model True Worshiper should be like. It should serve as an example for all who wish to please our Heavenly Father and have a place in His Kingdom.

Now notice what He tells us is a prime requirement, in verse 5. ***“He that puts not out his money to interest, Nor takes reward against the innocent. . . .”*** Could it be that Almighty Yahweh so disliked the practice of taking high interest for money loaned that he inspired David to include it in this Psalm descriptive of the ideal True Worshiper? It would appear that Almighty Yahweh does indeed greatly dislike the tak-

ing of usury, since He mentions it so prominently in His Word. If a True Worshiper makes a business of loansharking or money lending, he could not meet the requirements for acceptance by our Heavenly Father into His Kingdom.

In Isaiah 24 is found a description of the judgment of Almighty Yahweh will pour out upon a wicked world. In verse 2 Almighty Yahweh declares His impartiality to distinguish between people when He judges. He does not respect persons. ***“And it shall be, as with the people, so with the priest; as with the servant, so with his master; as with the maid, so with her mistress; as with the buyer, so with the seller; as with the creditor, so with the debtor; as with the taker of interest, so with the giver of interest to him.”*** Again, we may detect that usury or interest is set forth in a negative connotation by this prophecy.

### ***Usury Is Iniquity***

Jeremiah the prophet endured much persecution for his teaching. He was a servant of Yahweh, a faithful Obadiah who proclaimed Yahweh's genuine message and suffered much in his attempt to restore True Worship to Judah. In the 15th chapter of his prophecy we read a lament that Jeremiah raises when he received such severe persecution.

***“Woe is me, my mother, that you have borne me a man of strife and a man of contention to the whole earth! I have not LENT, neither have men LENT TO ME; yet every one of them CURSES ME,”*** verse 10.

Apparently lending money or material possessions for usury was considered so contemptible during the time of Jeremiah that the people of Judah would curse the one guilty of the practice of exacting usury from a borrower. The one who borrowed would also be cursed by the lender. This passage of Scripture indicates that the lending system is intrinsi-

cally demeaning and will eventually degrade those who engage in the practice. As goes the maxim—"I had a friend. I loaned my money to my friend. I lost my money and my friend!"

The prophet Ezekiel depicts usury as one of the sins which characterize an unrighteous man. Ezekiel 18 describes the mercy of Yahweh upon sinners. It reveals how Almighty Yahweh forgives the sins of an individual if he repents and becomes converted, regardless how wicked he may have been during his lifetime. Each sinner will die for his own sin.

Conversely, if a person lives a righteous life and, then, in the end of his days turns to sin, none of his righteousness will ever be remembered, but Yahweh will reject him for his sins.

Notice carefully verses 8, 13, and 17 of this chapter. In verse 8 a just man is described as ***"He that has not given forth upon interest, neither has taken any increase. . . ."*** Verse 13 describes his wicked son and says, ***"has given forth upon interest, and has taken increase. . . ."***

In these two verses appears, for our consideration, a paradox, since it describes a righteous man who then fathers a wicked son. Yahweh declares that the righteous person shall live, while the wicked person will die. Then the chapter continues: if that wicked son shall in his turn procreate a righteous son, ***"That has withdrawn his hand from off the poor; that 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."*** (Ezekiel 18:17). Here appears a very lucid example that Yahweh considers usury as iniquity. Has not America today fallen deeply into the slimepit of iniquity in the eyes of Yahweh? Would the system of debt upon which our national economy is founded be approved by Father Yahweh Elohim? Hardly!

If you wish to obtain a mind-

chilling picture of contemporary America, read Ezekiel 18. Our forefathers sought to serve the Heavenly Father to the best of their understanding. They upheld a noble standard of morality. Nevertheless, some of them brought up wicked children who departed from that moral standard established in the Bible.

However, in their turn, some have raised offspring who today are heeding the call of the Holy Spirit of Yahweh. These people are repenting of their sins and are seeking to obey the commandments of Yahweh. Each person must individually stand before the judgment seat of Messiah to answer for the deeds done in his flesh. Those who are righteous will be rewarded with everlasting life, but those who are sinful will be rejected and destroyed from the presence of Yahweh because they have not brought forth good fruit.

### ***Babylonian Methods Corrupted Israel***

A very interesting passage of Scripture dealing with this subject is found in Nehemiah 5. The southern nation, called Judah, of a divided Israel had been conquered toward the end of the ministry of Jeremiah. They were taken into **Babylonian captivity** for their sins and remained there seventy years. Babylon, in turn, was conquered by the Persian Empire, and the Jews were released by the proclamation of King Cyrus. Many of the descendants of those captive people returned and began to rebuild the Judean nation; however, some did not return. You may find this description of the two different attitudes in Jeremiah 24.

However, a move of hundreds of miles and rebuilding a nation from total ruin can be capitalized upon by unconscienced money lenders. Unscrupulous men accompanied those dedicated Jews to the Holy Land and they began to take advantage of

their fellow countrymen, **their very brethren**. Until farming land could be brought back into full production and the land restored, the emigrants had to buy food and pay taxes with borrowed money.

Like leeches sucking the very lifeblood from a creature, these insidious money lenders were absorbing the production of the land of Israel, and they were discouraging necessary prosperous growth of the economy. When the people could not immediately repay their loans, these despicable money lenders even sold the children of their debtors to recover their loans. What a sorry state of affairs when brethren show no mercy toward each other, when they harshly oppress each other, as was the case here.

Did Nehemiah remain silent under these conditions? **NO!** He became angry and he cried out against these abominable practices, ***"And I was very angry when I heard their cry and these words. Then I consulted with myself, and contended with the nobles and the rulers, and said to them, You exact usury, every one of his brother. And I held a great assembly against them. And I said to them, We after our ability have redeemed our brethren the Jews, that were sold to the nations; and would you even sell your brethren, and should they be sold to us? Then they held their peace, and found never a word. Also I said, The thing that you do is not good: ought you not to walk in the fear of our Elohim, because of the reproach of the nations our enemies? And I likewise, my brethren and my servants, lend them money and grain. I pray you, let us leave off this usury. Restore, I pray you, to them, even this day, their fields, their vineyards, their oliveyards, and their houses, also the hundredth part of the money, and of the grain, the new wine, and the***

*oil, that you exact of them.”*  
(Nehemiah 5:6-11).

Did you clearly realize what you were reading? Notice again verse 11. Nehemiah **demanded** that his people **stop** their oppression of their brethren and **return** the HUNDREDTH PART. Translated into modern English, this was 1% interest per month on the loan: 12% per year. Here we have a very interesting and enlightening fact. **The Jews were demanding 12% interest per year for their investment and this was considered oppressive!** Bible dictionaries and commentaries written around the turn of our century indicate that it was considered an outrageous practice to charge such a high rate of interest.

But—what do we find in our nation today? Loan companies, credit card companies, finance companies, and even banks are regularly today charging up to 18% interest or more per annum! Have we not reached a point of great iniquity in our land when we see a situation such as existed during the days of Nehemiah—and even worse?

When the economic life is being slowly drained from an already almost lifeless economy, it is time to do as Nehemiah did—speak out! It is time to proclaim, “Release our brethren from this awful bondage! Restore life to the economy of the United States! Have mercy upon the poor and oppressed of our land who languish in debt from the cradle to the grave, slaves to a small group of self-serving, leeching money lenders!”

### ***Widespread Benefits of Charging No Interest***

Beloved reader, if we today could throw off the heavy yoke of interest and usury, our beloved country would burst forth and flourish with renewed vigor and prosperity as never before in history. We would be able to rebuild the delightful places in

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our land that have fallen into decay. We would be able to care for our elderly rather than plot against their lives with a euthanasia program. We would be able to eliminate the curse of abortion, now and for years to come, that is destroying the pride of our power. We would benefit both financially and spiritually. Those who grow rich by sapping the life blood of our nation have transgressed the Law of Yahweh. Repent before it is too late!

Occasionally it is pointed out that the Messiah Himself approved of taking interest on a loan. The word usury is indeed found in Matthew 25:27 and Luke 19:23. Both instances deal with parables told by Yahshua to impress upon His disciples that they must use the spiritual resources given to them, rather than keep them for themselves. He showed that it was wise to put the Truth to work so that it would benefit Yahweh and

His Kingdom endeavor in getting the message to the world. If the unprofitable servant would merely hide the talent and would not use it in the spiritual marketplace in trading, then it should at least be placed on deposit with the bankers to gain a little interest.

Here we may readily determine that the **most desirable** use of what Yahweh has given to us is not placing the resource with a banker, but using it for Him to its best advantage. As a last resort, the money could have been deposited with a banker to realize a little return, rather than not using it. Yahshua the Messiah did not so much wish to show approval of the worldly banking system as He wished to show that our talents should be used to their best advantage and not merely maintained. His reference was a parable for teaching a Kingdom principle.

The system under which we live today was originated by ancient Babylon. In Nebuchadnezzar’s dream (Daniel 2), the prophet interprets the king’s dream of the metallic image by saying—“. . . **You are the head of gold,**” verses 36-38. Today, that head of gold still thinks for and directs the pagan system of the national economy in which we find ourselves.

Yahshua came down strongly against the corrupt system that had attached itself to True Worship in His day. He declared Himself to be firmly opposed to playing games with other people’s money. Can you envision the righteous indignation He expressed when He made a **whip** of small cords and drove from the Temple of Yahweh those who were capitalizing on Yahweh’s pure worship? He made a whip and drove out the livestock being held for sacrificial purposes for sale to the highest bidder; he poured out the changers’ money and overthrew the tables. He said to those who sold the doves, “. . . **Take these things from here; make not my Father’s house a house of merchandise** [Greek

indicates *emporium*],” John 2:16.

He acted like a madman in the eyes of the world! Just as we today undoubtedly appear as madmen to the corrupt economic system that has entrenched itself inside “the Temple” of our government institutions. Must our great American nation follow the corruption of ancient Babylon, where interest rates of 20% per annum were usual? No! We are commanded to come out of Babylon and to turn our backs on paganism. **“And I heard another voice from heaven, saying, Come forth, my people, out of her, that you have no fellowship with her sins, and that you receive not of her plagues.”** (Revelation 18:4).

We must prepare ourselves to live in Yahweh’s Heavenly Kingdom, and that preparation must begin during our human lives as we learn the life-giving principles of Yahweh’s government through keeping His Laws.

We must learn the concept of mercy toward our fellow men, and we must speak out against obvious sin, just as did Nehemiah and Yahshua. Cast out the money changers, the money lenders, the Babylonish loan sharks, and restore love and pity for the poor who will eventually cry to Yahweh for mercy. He will save them and judge the wicked.

What about the person who has worked hard all his life and has a little savings put aside for the golden years of retirement? Should he invest his money in property, or should he lend it out for some larger return? If it is a case where the person does not make his livelihood from his savings, and if the return would be comparable to rent received from a property, the concept of balance and righteousness in all things would enter the picture.

We should realize, however, that the children were to care for their parents during old age. It was once the practice for the people of the Bible to allow the oldest son to step into his father’s property as the elder

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member of the family grew aged. The present system encourages the prestige of leaving a large estate, so the government can collect large amounts of inheritance taxes, while the super-rich set up trust funds and disburse their fortunes while they live to avoid these oppressive taxes. When will the common people ever learn?

***What is the Solution?***

Is there an answer to our serious national financial plight (a plight that grows more oppressive, leaving the American dollar weakening) at this moment? The principle of Proverbs 22:7 applies more pointedly with each passing day. **“The rich rules over the poor; And the borrower is servant (slave) to the lender.”**

America and the Western world have enslaved themselves for many years to come through the corrupt

economic system which allows the collection of usury on money borrowed. We have sold ourselves into slavery as a nation, and we can be completely controlled just like Samson, when a small boy led him around on a tether, because we have allowed our spiritual eyes to be put out by those who follow pagan Babylonish principles. It is time we stand up for True Worship and pull down the pillars of Dagon’s temple! We need not remain in blindness, which only encourages oppression. **We must herald the righteous government of Yahweh’s Kingdom.**

First, some significant lessons must be learned. We must learn to live within our means. We must learn to reject materialism and orient our priorities toward the spiritual and not the material, temporal life. When we buy goods and services, they must have some tangible value. We must eliminate waste in every facet of our lives. We must wipe out the debts now outstanding, and we must provide gainful employment for all who wish to earn their livelihood.

We must restructure an effective family relationship along spiritual lines, the father working and the woman guiding the home and raising the children. No longer should we think in terms of communist-inspired, government-operated daycare centers for children while the mothers work for a second income. We should restore the home atmosphere where the mother sends her children off to school each morning and welcomes them home from school each afternoon. If we were to restore the biblical system where mothers work—in the home—the juvenile delinquency of our land would vanish within a very short time. See Proverbs 31:10-31, which contains the description of an ideal woman.

Our dependency upon the government will have to be reduced. We should not look to the government to solve all of our financial

problems, but the problems should be solved on a local level, eliminating the massive, parasitic federal bureaucracy. The tendency today is to look to Uncle Sam for funding of all kinds of projects: welfare, transportation, housing, food, and entertainment.

Have you ever realized that **WE** are the government? Our constitution begins, "We, the people . . ." Federal funding is taking money out of our one pocket and putting it into another pocket, while the government bureaucrat who assists in the transfer claims some of it with his sticky palm. Think, **THINK, THINK**, before it is too late, if it is not too late already! What kind of people would ride the roller coaster of economic decline to disaster while giving it a shove with further, depressing pay raises, and government give-away programs, that will only hasten the day of reckoning? Reason and logic must return to economic policy.

As a nation, we must live within our means, and this may require great sacrifice and readjustment for some people. It may mean that those who have more than they need will be called upon to do what Yahshua asked of the rich young ruler. ". . . **If you would be PERFECT, GO, SELL that which you have, and give to the poor; and YOU SHALL HAVE TREASURE IN HEAVEN: and COME, FOLLOW ME,**" Matthew 19:21.

You may have to share some of your possessions with your poor neighbor in times of need, not only when disaster strikes, when it is fashionable to do so, but whenever you see a need existing. Rather than criticizing his clothing, **give him something to wear**. Rather than criticizing his food, **give him edibles from your own table**. Show some love toward your fellow men rather than clutching desperately at your wealth as it gradually slips from your grasp in these troubled, inflationary, economically troubled times.

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What lies ahead economically for our nation? Some experts foretell nothing but disaster unless some definite action is soon taken. Certainly, we cannot survive with the current high price of oil and other energy. There can only be a time of severe hardship ahead when all the chickens come home to roost.

The sabbatical year of debt cancellation and release should be established for our nation. One certain solution to the problem would be to repudiate paying interest on our national debt, but it is a foregone conclusion that the money lenders would hardly find such a policy decision satisfactory. They hold the political power, so don't count on this solution being implemented. Neither count on the government to hold down the speculation that has driven the price of energy (oil) to unreasonable levels. As a consequence, in order to gain tighter control over

our land and people, we shall be pushed ever deeper into debt until finally our nation goes the way of Rome, into oblivion.

### ***Hope for the Future***

Finally, I have hope to give you today! Yahshua is soon coming back to save His people Israel from total annihilation! Yahshua will return to establish the Kingdom of Yahweh on this earth and to establish the universal government of Almighty Yahweh through His commandments and Laws.

Let us prepare for that Kingdom by voluntarily taking upon ourselves His Kingdom rule in our personal lives. Let us see for ourselves the beauty of the Kingdom life as we live it each day in anticipation of the age to come. Let us find blessing in keeping the commandments of Yahweh under His government.

Yahshua said, "**Come to me, all you who labor and are heavily burdened, and I will give you rest. Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and you shall find rest to your souls. For my yoke is easy, and my burden is light,**" Matthew 11:28-30.

Let us ask for the old paths (Jeremiah 6:16-19), wherein is the good way and walk therein, so that we may please Yahweh and be accepted by Him. Truly, we can recover the joy of serving Yahweh in Spirit and in Truth. Follow the way of life outlined by the Bible, and you will see how righteous is the Eternal One (Yahweh Elohim) who wrote it.

SNB