

# CHURCHES BORROWING MONEY FROM OUTSIDERS,

## I.E. FROM BANKS.

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What we are concerned with is borrowing money at interest-[Heb. *daneizo*], not other forms of 'borrowing', i.e. Heb *Sha'al*. Lending without interest is commended, but usury is denied.

*Exodus 22:25* *If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.*

The principle against borrowing at interest is established under the law, and is expressed clearly in the following two verses.

*Deuteronomy 15:6* *For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but **THOU SHALT NOT BORROW**; and thou shalt reign over many nations, but they shall not reign over thee.*

*Deuteronomy 28:12* *The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and **THOU SHALT NOT BORROW.***

*Deuteronomy 23:19-23* *Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: **UNTO A STRANGER (A FOREIGNER) THOU MAYEST LEND UPON USURY**; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.*

Thus there is a clear distinction between God's people and those who are not. God's people are not to borrow on usury, (i.e. to pay interest) from anyone at all, Christian or otherwise.

There is ample confirmation in the New Testament, e.g.

*Romans 13:8* ***OWE** (opheilo) **NO MAN ANY THING**, but to love one another: for he that loveth another hath fulfilled the law.*

The reason for this is stated

*1 Cor. 7:23* *Ye are bought with a price; be not ye the servants of men.*

*Proverbs 22:7* *The rich ruleth over the poor, and the borrower is servant to the lender.*

As soon as money is borrowed the borrower becomes a servant to the lender and is thus becoming disobedient to the Lord and thus is under judgement, especially financially.

As Jesus expressed it:

*Matthew 18:26-30* *The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all. Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt. But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest. And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. 30 And he would not: but went and cast him into prison, till he should pay the debt.*

That is, do not borrow and have no such trouble.

When a church borrows from the bank, trust in God is misplaced. Man becomes the source of supply rather than God. A bank is not God and any borrower on usury is not of God because of God's condemnation of usury.

*Philippians 4:19* *But my God shall supply **ALL YOUR NEED** according to his riches in glory by Christ Jesus.*

"Need" here is given by Strong as *chreia* = 1. necessity, need.. 2. duty, business.

Jesus pointed out the necessity of having enough on hand to finish building a structure (*purgos*) **BEFORE STARTING TO BUILD**. A Christian person or organisation thus cannot borrow at interest to do the job.

*Luke 14:28-30 For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish.*

## **EXAMPLES FROM THE “IT IS WRITTEN” FROM THE OLD TESTAMENT.**

Remember that Jesus says that if we do not believe Moses and the Prophets, we cannot understand His words, and so this cannot be dismissed as, “that’s Old Testament”..

*Isaiah 24:1-3 Behold, the LORD maketh the earth empty, and maketh it waste, and turneth it upside down, and scattereth abroad the inhabitants thereof. 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 lender, **SO WITH THE BORROWER**; as with the taker of usury, so with the giver of usury to him. The land shall be utterly emptied, and utterly spoiled: for the LORD hath spoken this word.*

Here is demonstrated God’s judgement against borrowing. All prosperity finishes. The “land” is emptied.

Consider Elisha and the widow in her need.

*2 Kings 4:6-7 And it came to pass, when the vessels were full, that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed. Then she came and told the man of God. And he said, Go, sell the oil, and **PAY THY DEBT**, and live thou and thy children of the rest.*

Elisha could have done what churches do, that is borrow money to satisfy a need, but there would be no supply from God. Elisha knew the widow’s problem that stemmed from debt. The solution of her trouble was to have the debt paid. When we have that same intent, God honours us when we honour Him; it is only by trust demonstrated by obedience that God pours out His blessings. If we do not immediately have the means to eliminate a debt at interest but intend to do all and everything we can about it, then God who looks upon the heart will assist us to conform to His will.

## **THE CHURCHES TODAY DO NOT WANT TO FULFIL THE LAW AS JESUS DID.**

With a doctrinal problem about what “fulfil” means, they refuse to see borrowing as a sin. When God’s people lend on usury themselves, they have to put it right by exercising “true judgement” as this verse shows.

*Ezekiel 18:5-8 But if a man be just, and do that which is lawful and right, And hath not eaten upon the mountains, neither hath lifted up his eyes to the idols of the house of Israel, neither hath defiled his neighbour’s wife, neither hath come near to a menstruous woman, And hath not oppressed any, **BUT HATH RESTORED TO THE DEBTOR HIS PLEDGE**, hath spoiled none by violence, hath given his bread to the hungry, and hath covered the naked with a garment; He that hath not given forth upon usury, neither hath taken any increase, that hath withdrawn his hand from iniquity, hath executed **true judgment** between man and man.*

There is much against lending on interest to ‘brothers’ by God’s people. God’s own do not borrow or lend to brothers upon usury. They may lend to others on usury.

*Exodus 22:25-27 If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury. If thou at all take thy neighbour’s raiment **TO PLEDGE**, thou shalt deliver it unto him by that the sun goeth down: For that is his covering only, it is his raiment for his skin: wherein shall he sleep? and it shall come to pass, when he crieth unto me, that I will hear; for I am gracious.*

*Leviticus 25:36 Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee.*

*Deuteronomy 24:10-13 When thou dost lend thy brother any thing, thou shalt not go into his house to fetch **HIS PLEDGE**. Thou shalt stand abroad, and the man to whom thou dost lend shall bring out **THE PLEDGE** abroad unto thee. And if the man be poor, thou shalt not sleep with his pledge: In any case thou shalt deliver him the pledge again*

when the sun goeth down, that he may sleep in his own raiment, and bless thee: and it shall be righteousness unto thee before the LORD thy God.

Job 22:6 For thou hast taken A **PLEDGE** from thy brother for nought, and stripped the naked of their clothing

Job 24:9 They pluck the fatherless from the breast, and take A **PLEDGE** of the poor.

Amos points out this is worshipping another God, i.e. “their god”.

Amos 2:8 And they lay themselves down upon clothes laid **TO PLEDGE** by every altar, and they drink the wine of the condemned in the house of **their god**.

## **ONE CHURCH CANNOT BE GUARANTOR FOR ANOTHER CHURCH’S DEBT.**

Proverbs 22:26 Be not thou one of them that strike hands, or of them that are sureties for debts.

To do this is to remove the landmarks.

Proverbs 22:28 Remove not the ancient landmark, which thy fathers have set.

“Striking hands” is about contracting debt at interest. Job expressed words about mockers who so indulge: Yes, they are mockers !!

Job 17:2-7 Are there not mockers with me? and doth not mine eye continue in their provocation? Lay down now, put me in a surety with thee; who is he that will **STRIKE HANDS** with me? For thou hast hid their heart from understanding: therefore shalt thou not exalt them. He that speaketh flattery to his friends, even the eyes of his children shall fail. He hath made me also a byword of the people; and aforetime I was as a tabret. Mine eye also is dim by reason of sorrow, and all my members are as a shadow.

Note well these two proverbs.

Proverbs 11:15 He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.

Proverbs 17:18 A man void of understanding striketh hands, and becometh surety in the presence of his friend.

## **WHAT TO DO IF FOUND TO BE IN DEBT**

When we sin in ignorance, God forgives, but only if there is repentance.

Acts 3:17-19 And now, brethren, I wot that **THROUGH IGNORANCE YE DID IT**, as did also your rulers. But those things, which God before had shewed by the mouth of all his prophets, that Christ should suffer, he hath so fulfilled. **REPENT YE THEREFORE**, and be converted, that your sins may be blotted out, when the times of refreshing shall come from the presence of the Lord; And the times of this ignorance God winked at; but now commandeth all men every where **TO REPENT**:

Seek to escape from the situation.

Proverbs 6:1-5 My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.

From the verses below we see what appears to be borrowing from necessity but we see God has no ‘shadow of turning’ in this area

Nehemiah 5:1-5 And there was a great cry of the people and of their wives against their brethren the Jews. For there were that said, We, our sons, and our daughters, are many: therefore we take up corn for them, that we may eat, and live. Some also there were that said, **WE HAVE MORTGAGED OUR LANDS, VINEYARDS, AND HOUSES, THAT WE MIGHT BUY CORN, BECAUSE OF THE DEARTH**. There were also that said, **WE HAVE BORROWED MONEY** for the king’s tribute, and that upon our lands and vineyards. Yet now our flesh is as the flesh of our brethren, our children as their children: and, lo, we bring into bondage our sons and our daughters to be

*servants, and some of our daughters are brought unto bondage already: neither is it in our power to redeem them; for other men have our lands and vineyards.*

Although the borrowing of money here was because of drought and also to pay tax demands, it could not be justified because God still judged them for disobedience. They had become servants to the lenders!

*Nehemiah 5:9-10 Also I said, It is not good that ye do: ought ye not to walk in the fear of our God because of the reproach of the heathen our enemies? I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, **LET US LEAVE OFF THIS USURY.***

When we have found ourselves with the mill-stone of servitude through borrowing by what appears to be necessity, our object must be repentance, i.e. do what ever we can to get out of all debt and be right with God. If it means trading down, selling up and spending on essentials only, so be it. Anyone or any church can prove God in this area if the heart is broken and the intent to obey God from the heart is found.

Some make the excuse that a house mortgage is not a debt provided installments are paid on time, but this is deception. The debt is still there. Christians question however they could build a family home without a mortgage. In a true Christian community all would get together to give according to the need. Men would “*know that ye are my disciples if ye have love for one another*”. People would be drawn by what they see of the Spirit of God working in the saints.

*Acts 5:13-14 And of the rest durst no man join himself to them: but the people magnified them. And believers were the more added to the Lord, multitudes both of men and women.)*

But today men see no difference between themselves and church-goers because church-goers conform to this world like non-Christians. The injunction to “*be not conformed to this world*” is ignored. Borrowing to provide amenities to attract people can never work, because it is contrary to what Scripture says attracts. There will be no, “*no man durst join them*”; this is what is designed for a true Christian community.

*Acts 4:32 And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own; but they had all things common.*

THEY DID NOT HAVE CHURCH BUILDINGS, they met “from house to house”. If God is not providing to satisfy the demands of local bodies, building maintenance or anything else, then it is time to quit that building and either rent space in a school hall, buy a barn or have house church with those who want to lean of God rather than on the arm of flesh [i.e. banks].

Banks want their money. When what is collected in assembly goes to pay banks, it cannot be used to meet the needs of the poor and needy (this must be within the group only as it was in the early church). Thus the collection is misused. This is sin! No sinning church can prosper.

Churches can have their revival meetings, visiting evangelists, “miracle crusades”, exhortations to pray and pay more [really to pay the banks], substitute “worship” for obedience and they can dance all they wish like the prophets of Ba’al on Mt. Carmel, but without obedience it all is in vain. Those seeking God with all their hearts should quit association with those churches that continue to disobey and fail to trust God.