

#83 IDENTITY IN FINANCES: Using Loved Ones for Financial Gain

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I am appalled at the number of “Christians” who use the term “business” for what the Bible calls usury. Through the years, I have advised more businesses, churches, and ministries than I can shake a stick at. In almost every case, I discover some hidden deception cloaked in the cloth of “business.” It is important, if not critical, to understand what the Scriptures have to say about making money off of the losses of others - usury.

“If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest” (Ex. 22:25).

Making money off of the pain of others is not only common nowadays, but some “children of God” have literally made a business out of it. I have even seen some that have “Christ-centered” on their literature. The ramifications of such acts of manipulation are a bit frightening.

It hinders God’s blessing on the lender and borrower.

“You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the LORD your God may bless you in all that you undertake in the land which you are about to enter to possess” (Deut. 23:20).

It downplays the fear of God.

“Do not take usurious interest from him, but revere your God, that your countryman may live with you. You shall not give him your silver at interest, nor your food for gain. I am the LORD your God, who brought you out of the land of Egypt to give you the land of Canaan and to be your God” (Lev. 25:36-38).

It ultimately leads both parties away from God.

“In you they have taken bribes to shed blood; you have taken interest and profits, and you have injured your neighbors for gain by oppression, and you have forgotten Me,” declares the Lord GOD. ‘Behold, then, I smite My hand at your dishonest gain which you have acquired and at the bloodshed which is among you’” (Ezek. 22:12-13).

It sets up both parties to spiritually stumble.

“O LORD, who may abide in Your tent? Who may dwell on Your holy hill? (Psalm 15:1).

“He does not put out his money at interest, Nor does he take a bribe against the innocent. He who does these things will never be shaken” (Psalm 15:5).

It puts God's valuable money into the hands of the wrong people.

"He who increases his wealth by interest and usury gathers it for him who is gracious to the poor" (Prov. 28:8).

It calls down the discipline of God on both parties.

"Then he may have a violent son who sheds blood and who does any of these things to a brother" (Ezek. 18:10).

"He lends money on interest and takes increase; will he live? He will not live! He has committed all these abominations, he will surely be put to death; his blood will be on his own head" (Ezek. 18:13).

Assuming we agree that God equates usury with extortion, then usury is an offense for which the New Testament church should experience discipline.

"Therefore let us celebrate the feast, not with old leaven, nor with the leaven of malice and wickedness, but with the unleavened bread of sincerity and truth. I wrote you in my letter not to associate with immoral people; I did not at all mean with the immoral people of this world, or with the covetous and swindlers, or with idolaters, for then you would have to go out of the world. But actually, I wrote to you not to associate with any so-called brother if he is an immoral person, or covetous, or an idolater, or a reviler, or a drunkard, or a swindler--not even to eat with such a one. For what have I to do with judging outsiders? Do you not judge those who are within the church? But those who are outside, God judges. REMOVE THE WICKED MAN FROM AMONG YOURSELVES" (1 Cor. 5:8-13).

I know this all sounds a bit harsh and burdensome. But the truth being said, God does not take to people using their "Christianity" to self-promote or to gain personally. These are actions the Scriptures state that God comes against in a significant way.

The Pictorial Hebrew has a striking way of saying it. Usury (interest) means "to strike with a sting of a snake, to oppress, or bite." If we look up snake or oppressor, we quickly see one of the names of Satan. If we connect the dots on this word picture, we will quickly see that charging interest is a pathway of Satan. A bit sobering, don't you think?

The next time we are tempted to charge interest on a loan, consider the snake, and then consider if we are in the mood to come against the hand of God.

When a loved one comes to us for help, remember this: he is typically too embarrassed to ask for a handout. Instead, he usually asks for a loan, all the while hoping we will insist on giving it to him as a gift or a loan – without interest.

If we want him to ultimately curse us – give him a loan. If we would prefer a blessing for a lifetime, give it to him. Our gift will have many more dividends in the end.

"At this present time your abundance being a supply for their need, so that their abundance also may become a supply for your need, that there may be equality" (2 Cor. 8:14).

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