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Don't Gouge Your Brother

23: 19-20

Don't Gouge your brother DIG: What was the typical interest rate in the ancient Near East? Why did ADONAI forbid Jews charging interest to other Jews when lending them money, or food or anything that may be loaned for interest? Why were they allowed to charge interest to foreigners?

REFLECT: Some of our modern giant financial institutions grew out of smaller, local networks of self-help and mutual assistance, built upon relationships of family or neighborhood trust. What can you do to restore a biblical approach and ethics to business?

Financial prosperity from God can be a blessing to others; the secret is an unselfish spirit.

Deuteronomy 19:1 to 26:15 (to see link click [DI](#) - The Social and Family Commandments) deals with individual mitzvot, and to today's readers they might appear irrelevant at first, but the very principles behind these commandments were the ones that have brought dignity to mankind. We need to examine these mitzvot in depth to discover the spirit in which they were given, so that we can still live in obedience to **God's Word** today. For example, in **Numbers 18**, the **Israelites** were to bring **their tithes** to the Tabernacle because **the priests** and **Levites** had **no inheritance**. But today we have no Temple and no priesthood; however, we bring our tithes to our place of worship. That is the spirit of the mitzvah.



From **23:15** to **26:15**, **Moses** deals with **twenty** real life situations that **the nation** would need to function in a godly manner, and valuable lessons for us today as well: **number three**.

No interest for the Jew: You are not to charge excessive interest to your brother - on money, food or anything that may be loaned for interest (**23:19**). This is the third passage in **the five books of Moses** that deal with the issue of charging **interest** on **loans** (**Exodus 22:25; Leviticus 25:36-37**). Although the other passages focus on the poor and the needy (the most likely to suffer from **interest-bearing loans**), this passage encompasses all **Israelites** in the ban against charging **interest**. **Exodus** and **Leviticus** mention **loans** of only **money** and **food**, but here, **anything that may be loaned for interest** is included.

In the modern world, bank loans, commercial loans, and so on, have become part of daily life, so it is easy for the modern reader of **Deuteronomy** to assume this ban relates to such practices. At the time that **Moshe** wrote **Deuteronomy**, however, **Isra'el's** society was not based on a complex commercial and financial structure. **Loans** were normally made in an attempt to survive. This mitzvah prevented the hard-hearted from exploiting the less fortunate during hard times. But the person receiving the loan would provide some collateral to the lender, signifying his intention of repaying the loan.

This ban against charging **interest** was unparalleled in the ancient Near East, where **interest** rates could vary between 20 and 50 percent.⁵⁰⁵ The man wealthy enough to make a **loan** would be wealthy only because of the gracious provision of **God**; if, then, he lent something on interest (money or food) to a fellow **Israelite** in a crisis, he would be abusing **God's** provision. He should **lend** freely, without interest, thereby reflecting his own thankfulness to **YHVH**, and receiving the continued **blessing** from **Him**.⁵⁰⁶ In short, financial profit was not to be the ruling factor for the way **Jews** treated each other.

Interest for the Foreigner: The foreigner (Hebrew: from the root *nokri*), however, stood in a different position. **He** was a trader or a merchant, not a farmer as were most of **the Israelites**. In addition, **he** was not a member of the covenant community, and **his** loan would have been for business purposes. To seek a profit. As a result, **Moshe** declared: **To a foreigner you may charge interest, but to your brother you are not to charge interest, so that ADONAI your God may bless you in every undertaking of your hand on the land you are going in to possess (23:20).**

Maintaining a difference between lending practices involving **foreigners** and fellow **Israelites** was a tangible way for **God's people** to demonstrate **their** distinctiveness by carefully treating each other with unparalleled justice and equity. The ban on **charging**

interest was thus confined to the family of **Isra'el**.

*Dear wise, generous and loving Heavenly **Father**, **You** giving heart is amazing! **You** give so much more than things. **You** give **Yourself** in a wonderful caring relationship (**John 1:12**). Thank **You** for the joy of giving back to **You**. Praise **You** that **You** don't just look at the amount of the gift, **You** look at the amount of the gift in proportion to all that we have. **The point is this: whoever sows sparingly shall also reap sparingly, and whoever sows bountifully shall also reap bountifully (Second Corinthians 9:6)**. **You** gave so much, when you willingly chose to put on human form (**Philippians 2:5-11**) so you could redeem mankind by being **the Lamb of God (John 1:29)**, our sacrificial offering for our **sins (Second Corinthians 5:21)**. When we try to save here on earth, it will soon be gone for **You** are returning soon; but when we send gifts ahead to the bank of heaven, the benefits are out of this world! We love to give to **You** because **You** are so wonderful! In **Yeshua's** holy name and power of **His** resurrection. Amen*