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I have chosen as a title for this sermon, “Brothers and Sisters at Interest,” because first of all – as you might have noticed in common in our readings from the Law to the prophet Ezekiel, to the gospel of Luke – we will be looking at the practice of lending money at interest; but that word, interest, used in a related sense moves beyond the fiscal connotations – whether it be interest accrued from money, or our proclivity to prioritize our personal interest in money.

The sense of the law, the prophets, and the gospel is not strictly concerned with money at interest – it is more properly understood with the interest of our brothers and sisters in our mind – not because there is some mutually agreeable contract we engage in that keeps us in a good business relationship, but because ultimately, our elder brother, Jesus Christ, has placed his interest in us, and we owe our full interest unto the God of the universe.

I’ve used the word “interest” a lot already in two different ways. One is to describe, in monetary terms, an increase exacted from the principal amount of a loan. I believe we’re all familiar with this type of interest, and hopefully are not too burdened by its ever-present reality in today’s consumer-focused economy. The second is the way in which we show our concern or appreciation for a certain matter. The former usage is actually the older of the two, but they are both borne of the same idea. The word, “interest” is a made up of a compound Latin word *inter* and *esse*. *Inter*- being a prefix that, put simply, connotes being in the middle of something, and *esse* being an extremely important word having to do with our deepest sense of “being”. We might call it the “esse”ntial being, or the “essence” of being. So “interest” is historically understood to show a **vital** concern or importance in a transaction or relationship.

In our Old Testament reading, we are confronted with a contrast of two types of people – the first “a man who is righteous and does what is just and right” – is characterized not just by doing well, or “good deeds” unto his neighbor as a façade or public relations campaign, but by walking in the statutes of God and keeping his rules **faithfully** or **truly**.<sup>1</sup>

The second man is so wicked, he trains his offspring to do wickedness, and commits overt unrighteousness proudly.

The first man has a genuine interest in his neighbor, his brother and sister. The second is disinterested in his fellow-man, even his own children, with only an interest in himself.

By the time we get to the New Testament, the Pharisees dominated the theological and political discourse for the Jews. They knew the law, they knew the admonitions of the prophets, and they were determined to check the boxes that had been prescribed

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<sup>1</sup> Ezekiel 18:9, תָּמַם.

therein. For the typical Pharisee, the ability to “keep the law” was as much a status symbol as it was a customary expectation.

I can recall an annual event from my childhood sponsored by Pizza Hut, called “Book-it!” with an exclamation point. It was administered through schools, and if you read so many books Pizza Hut would reward you with a free Personal Pizza, and if your class read enough books it would get an entire pizza party sponsored by Pizza Hut. Now, I am sure the program helped encourage many people to read who may not otherwise have had an incentive. But in my case, in retrospect, it was also a powerful motivator for a fraudulent and deceitful heart.

Yes, I would read the books. But I would deliberately choose the short picture books, even books several grades below my reading level. And yeah, I would read “the whole book,” by making sure I at least looked at every page and noticed there were words, and I would make SURE that I read the last words in the book, so I could clap the covers closed and check one more book off toward a free pizza. This act of “righteousness” – of “reading” – became a status symbol in the BookIt! months – not because we were walking in the statutes of God and keeping his rules faithfully or truly, but because each person involved was interested fundamentally in themselves.

Now, you’ll be pleased to learn that once my parents caught on to this scheme, they did not go along with it. They ensured as best they could that I would comply with the point, or the underlying principal, of the program – to get better at and gain an appreciation for reading.

The pharisees had gained status through their piety, and in many cases had also become quite wealthy, and with that wealth a whole host of spiritual problems that go along with it. Paul was not exaggerating when he told Timothy, “those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.”

One of the most dangerous threats to the interest of our brothers and sisters is the pursuit of, or protection of, our personal wealth. Perhaps nothing is so likely to tempt us to turn our interest solely toward our selves than money.

Jesus was not afraid to talk about money and wealth. He knew that topic would resonate with his audience, which is likely why he brings it up so often in his parables. (Incidentally, I’d reject the assertion that it was THE topic Jesus talked about the most, as some people say. You’d have an easier time proving The Kingdom of God was his most frequent subject – but he did use money as an illustration to point toward the Kingdom of God, the main point.)

EXPOSITION

As we return to the text in Luke, I will be looking at three different points: Our interest in Christ, Our interest in each other, and Christ's interest in us – which is the Gospel message.

Prior to Jesus's sermon we see him interacting with his disciples – not just the twelve apostles, but a great multitude of his disciples from whom he chose the twelve. These were, according to Luke, not just a curious audience, but followers of Christ – *mathetes* – learners, adherents of the Jesus School. These disciples were committed to following Christ. They had witnessed first-hand the miracles he had done—healing the sick, forgiving sins, casting out demons. They knew he was the real deal. These were disciples in training to be like Christ, as Jesus himself mentions later on, “A disciple is not above his teacher, but everyone when he is fully-trained will be like his teacher.”<sup>2</sup>

As we read and hear Jesus's sermon, much like in our Old Testament reading from Ezekiel, we are confronted in Jesus's sermon on the plain with a contrast between the righteous man and the wicked man. Jesus first addresses his followers, pupils from his school: his disciples. And he lifted up his eyes on his disciples and said, “Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who are hungry now, for you shall be satisfied. Blessed are you who weep now, for you shall laugh. Blessed are you when people hate you and when they exclude you and revile you and spurn your name as evil.”

First of all, we cannot dismiss the precursor to these beatitudes. Jesus has not told the spendthrift or the degenerate gambler who rejects Christ's teaching, “your poverty is a good thing,” or to the unrepentant alcoholic who can't afford food, “it's better that you're hungry,” or to the self-absorbed existentialist whose anxiety dominates their every moment, “it's great that you are depressed.” Jesus is not telling the one whose heinous crimes make him social outcast, “your evil has made you blessed.”

No, again, the precursor to these blessings is that Jesus is preaching to his disciples, who – as they gave up everything to follow HIM, to do as he taught, to become like him – became poor, became hungry, became anxious about their future, and were spurned from the popular social circles of the day. These were disciples who were poor – on account of the Son of Man. They were poor – on account of the Son of Man. They wept – on account of the Son of Man. And they were social outcasts, mocked, called evil – domestic terrorists maybe – on account of the Son of Man!

These disciples' rewards – your rewards – are not because victimhood for the sake of victimhood is a virtue. And to become deliberately poor, hungry, self-piteous, or evil for its own sake does not make you somehow entitled to an award from others. No, these disciples' rewards – your rewards – are due on account of the Son of Man, due to those who strive to become like their teacher: to do as Christ has done; to love as Christ has

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<sup>2</sup> Luke 6:40

loved; to be as Christ is. The reward is due to those who are vitally invested – interested – in the person of Christ.

We see then an abrupt change in tone. Jesus just pronounced four blessings upon his disciples, but we also know it was not only his disciples in attendance. Jesus attracted great multitudes of people, some of whom were curious, some perhaps who were there to network or conduct business affairs, and some who were there as enemies of Jesus. Just prior to this section of Luke we are told the scribes and the Pharisees were “filled with fury” toward Jesus “and discussed with one another what they might do to Jesus.”

We can infer then from this extremely abrupt shift in tone – using what is called a contrastive conjunction<sup>3</sup> -- that there is also a shift in the audience. Jesus pronounces four woes, each one in direct contrast to the beatitudes pronounced in the paragraph prior. We can almost see Jesus conclude his beatitudes, pause, turn his head toward the scheming Pharisees, and abruptly begin his sentence with a conjunction for emphasis, and shout, “HOWEVER – woe to you who are interested in wealth; that’s all you’re ever going to get; woe to you who are interested in pleasure or in merriment; you will not be satisfied; woe to you who are interested in social status and worldly acceptance – you are no better than the false prophets.”

Blessed are you whose interest – whose vital investment – is rested in Christ first. You are disciples, in training to become just like he is. But Woe unto you whose interest – whose vital investment – is concerned first and foremost with your own luxury, happiness, and reputation. You are a false prophet and deserving of judgment.

As disciples of Christ, what does Jesus call us to do? As Jesus continues his sermon after the woes, we feel another subtle shift in tone, with a more usual, less emphatic contrastive conjunction,<sup>4</sup> and exhorts his entire audience, beginning with a very hard exhortation:

(1) LOVE YOUR ENEMIES, (2) DO GOOD TO THOSE WHO HATE YOU, (3) BLESS THOSE WHO CURSE YOU, (4) PRAY FOR THOSE WHO ABUSE YOU, (5) TO THE ONE WHO STRIKES YOU ON THE CHEEK, OFFER ALSO THE OTHER, (6) TO THE ONE WHO TAKES YOUR CLOAK, DO NOT WITHHOLD YOUR TUNIC ALSO.

This is a hard exhortation, brothers and sisters. But this comes from our teacher, of whom we are disciples. There is context surrounding these commands, but it does not make them any easier. The legalists of the day were keen to keep the summary commandment found in Leviticus 19: “Love your neighbor as yourself,” but it was easy in the legalist mind to make a pedantic distinction about who was actually your neighbor, perhaps even going so far as to suggest, “because my neighbor has acted as an enemy, I am now freed from my neighborly obligations to him.”

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<sup>3</sup> For πλήν see Wallace, p. 657, 761.

<sup>4</sup> Ἀλλὰ

In these first commands and examples of how to show interest in our fellow man, Jesus uses examples of wrongs done unto us – by those who have instigated inimical acts. These are the quintessential examples we could point to in our desire to exact a “just revenge.” These are the types of people we would point at and tell our parents (or maybe the cops), “HE STARTED IT!!”

But Christ does not allow “He started it!” as a valid argument. Jesus even refers to the distinction in the Sermon on the Mount in Matthew, where he said, “You have heard it said, ‘you shall love your neighbor, but it’s ok to hate your enemy,’” to which Jesus provides the same exhortation, “I say to you love your enemy.” What Jesus’s audience had “heard said,” was quite different than what Leviticus 19 actually says. It is not for you to make a pedantic distinction about who your neighbor is. Your neighbor’s action unjust action toward you does not free you from your obligation to love him. Even wrongs committed to you does not free you from your INTEREST – your vital investment – into your brothers and sisters in Christ.

But Jesus does not just warn us against retaliation. He presses on further to take positive, or proactive measures to demonstrate that neighborly love toward others. Give to everyone who begs from you; don’t demand back things of yours that have been borrowed;<sup>5</sup> as you wish that others would do to you, do so to them.

This golden rule is not a reactive posture; Jesus does not exactly say, “retaliate in a way you would wish others would retaliate to you.” There is no catalyst needed for the golden rule: “as you wish others would do to you, do so to them, no prompting needed.”

But then, Jesus cuts to the heart – the motives, the intention, the soul of action – which is what is most important. Lest we become like the Pharisees who checked the boxes to show how righteous they were – lest you become like me who, yeah, I did technically read a book for that free pizza – but were really interested first and foremost in the “self.” Lest we become pedantic and boast that “ACTUALLY” we are outwardly doing good, Jesus helps us recognize the distinction.

Are you really showing an interest – a vital investment – in your fellow man if love is a requited venture? Or rather, is it an indication of a selfish heart if you would only love someone who will love you in return? Are you really showing an interest in your fellow man if you only do good things for those who do good things to you? Or is it foundationally an indication of a selfish heart to exclude goods and services to those from whom you expect no good in return? Are you really demonstrating a vital investment in your brother and sister to lend only to those from whom you can expect repayment? Or rather, is it indicative of a selfish heart that you would exclude from lending to someone who likely cannot repay you.

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<sup>5</sup> The Greek word, αἰροντος, translated “one who takes away” does not imply theft as κλέμμα or κλοπή would.

Jesus emphasized to his audience – even sinners can get so far as to show love to those who love them; even sinners will make mutually agreeable business ventures; even sinners will make loans to those who can repay them. But if your heart insists on excluding those may not love you, may not do good to you, may not repay you, your heart is just as interested in the priority of the self over the neighbor, rather than loving your neighbor as yourself.

Jesus's final illustration in this section returns to the idea of money. Doubtless the Pharisees and the disciples alike knew well the law we read this morning, "You shall not charge interest on loans to your brother, interest on money, interest on food, interest on anything that is lent for interest. You may charge a foreigner interest, but you may not charge your brother interest, that the LORD your God may bless you in all that you undertake in the land that you are entering to take possession of it."

But if there is one subject we will try to find loopholes about, if there is one subject about which we will stretch inferences and implications, if there is one subject about which we will endeavor to make every pedantic distinction we possibly can, it will be the subject of money.

*"Well, it is true the law says we shall not make loans to our brothers and sisters at interest, but isn't it true that the money we lent has an administrative overhead cost to it? Surely we can tack that on to the principal, and not call it usury." (Usury, incidentally, does NOT originally refer to loans at "EXCESSIVE" interest. Usury is originally understood as loans at ANY interest.)<sup>6</sup>*

*"I know I can't charge interest on the actual money I have lent to my brother or sister, but inflation has made that initial loan worth less, so surely I can charge the rate of inflation to make up the difference without it being called usury, right?"*

I don't want to get too far into the subject here, but usury is a subject that has interested me for quite a while now. It is my assessment that making loans to a brother or sister at interest – making your brother or sister in Christ vitally invested in your property so much so they return even more of their own property to satisfy the investment – is a violation of the enduring moral law.

In our confession of faith this morning, we read about the distinction between the moral law, the ceremonial law, and the judicial laws. The moral law endures, the ceremonial and sacrificial laws have been abrogated, and the judicial laws apply specifically to the state of Israel, though their general equity (or underlying principle) should be considered.

Throughout church history, it has been the consensus that the sin of Christian usury – loaning to a brother at interest – was a moral sin. Some believe the Protestant

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<sup>6</sup> See OED, at "Usury".

Reformation corrected this error, and rightly recognized it as falling under the judicial laws applicable only to the state of Israel. However, this is not accurate. Many Protestants – Puritans, Presbyterians, Calvinists – understood the moral law against usury to be an enduring one.<sup>7</sup> One of the best examples of this I can find is by the Puritan Gabriel Powell in 1602 who begins by pushing back against the sophisticated, pedantic distinctions, or loopholes of the day to try to get around the usury principle.

He gives this example of a loophole people had tried: “A man comes to me to borrow money; I answer, ‘I will lend you no money at interest, but if you also agree to buy a horse from me for \$10 when the market rate is only \$1, then I will lend you the money.’” This is plain usury according to Powell. He gives many other examples of the sort of acrobatics financiers would go through to get around the usury principle.<sup>8</sup>

But all those are external contracts – outward manifestations of righteousness – the Pharisee checking the box for social righteousness, me skimming a book to get a free pizza.

We don’t have to guess at the principle that is meant to be followed. We don’t need to discuss collateral, pledges, deferred interest, or any other overly sophisticated financial structure. Jesus has given us here the underlying principle:

**LEND, EXPECT NOTHING IN RETURN.**

This is Jesus’s conclusion to the section, and he concludes by returning to a principle about wealth or prosperity and how it is used. This is important because Jesus Christ lived out this principle in a dramatically gruesome, and yet majestically glorious, fashion.

Did Jesus come to earth, do good works, go to the cross and tell his disciples, “I will lend you the prosperity of eternal life provided you do the same amount of good works I am worth”?

Did Christ give a portion of his prosperity for us, only on the condition he knew we were able to repay that debt?

**NO!!** First of all, we can never repay our moral debts in and of ourselves. They are too great, they are too grievous. Second of all, outside of Christ we have no inclination to even WANT to pay those moral debts. We pretend to manifest “good works” on the outside, but in our hearts we know our sinful self is checking the box for social righteousness, a good reputation, or for some personal gain. Given to ourselves we

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<sup>7</sup> See John H. Munro, “Usury, Calvinism, and Credit in Protestant England: from the Sixteenth Century to the Industrial Revolution,” in *University of Toronto, Department of Economics*, working paper 439. See also, J. J. Graafland, “Calvin’s Restrictions on Interest: Guidelines for the Credit Crisis,” in *Journal of Business Ethics*, Vol 96, No. 2 (October 2010), 233-248

<sup>8</sup> Gabriel Powell, *Theological and Scholasticall Positions, concerning Vsurie*, London: Joseph Barnes, 1602

would think nothing but ourselves and die in self-absorption. We would spit on the creator of the universe and claim that we, not him, are **entitled** to attention and reward.

We among all creatures have the lowest moral credit score, and cannot be trusted to repay even a penny of moral wealth. We don't deserve to be considered at all for any kind of loan, much less a zero-percent interest loan.

HOWEVER, what did Christ do for us, dear church? He did not just lend us his cloak of righteousness; he gave it to us for us to keep!<sup>9</sup> He did not ask for us to repay him, instead he assumed all our moral debts upon himself.<sup>10</sup> All our sins against God and against each other, he bore on the cross, forgiving the cosmic debts of our soul. What an interest – what a vital investment – Christ has in us!!

Brothers and sisters, we were enemies of Christ, enemies of God!<sup>11</sup> Determined to place ourselves on his throne in our sinful state; yet nevertheless, Christ gave everything for us and to us, making us inheritors –NOT BORROWERS – of the kingdom of God!<sup>12</sup> What was Christ's interest – his vital investment – in us sinners? Christ's interest in us was such that while we were his enemies, he died for us.<sup>13</sup> Christ did not just die for us – he lived and worked among us, for us, fulfilling every law perfectly. Christ did not just die for us, he showed us how to live.

Would we as a church, or you as individuals, reject the commands of Christ? Do we think we know better how to level the cosmic moral imbalance of our world, that we are more sophisticated financiers than Christ, that we would lend to a brother or sister at interest? Would we treat our fellowship as a transaction – a quid pro quo – doing good only to those whom we can expect good in return? Would we love only those that give us love in return?

Or would we love our brides as Christ has loved the church? Would we love our neighbor as Christ has loved us? Would we do unto others as Christ has done for us? And would we let go of our “authentic selves” and instead lend of ourselves – on account of the Son of Man! – expecting nothing in return?

May we strive to show the same interest in our brothers and sisters, as Christ has shown us.

Benediction:

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<sup>9</sup> Zechariah 3:4

<sup>10</sup> Isaiah 53:12

<sup>11</sup> Romans 5:10

<sup>12</sup> Romans 8:12-17

<sup>13</sup> Romans 5:8



Now may the God of peace who brought again from the dead our Lord Jesus, the great shepherd of the sheep, by the blood of the eternal covenant, equip you with everything good that you may do his will, working in us that which is pleasing in his sight, through Jesus Christ, to whom be glory forever and ever. Amen.