INTEREST: A BEAST WITH TEETH!

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USURY: In modern language this term denotes a rate of interest greater than that which the law or public opinion permits; but the Biblical law, in all dealings among Israelites, forbids all "increase" of the debt by reason of lapse of time or forbearance, be the rate of interest high or low, while it does not impose any limit in dealings between Israelites and Gentiles. Hence in discussing Jewish law the words "interest" and "usury" may be used indiscriminately.

There are three Biblical passages which forbid the taking of interest in the case of "brothers," but which permit, or seemingly enjoin, it when the borrower is a Gentile, namely, Ex. xxii. 24; Lev. xxv. 36, 37; Deut. xxiii. 20, 21.

The Hebrew word for "usury" is "neshek," meaning literally "a bite," from its painfulness to the debtor; while in Lev. xxv. 36, 37 "increase" is the rendering of the Hebrew "marbit" or "tarbit" which denotes the gain on the creditor's side, and which in the later Hebrew becomes "ribbit." Lending on usury or increase is classed by Ezekiel (xviii. 13, 17) among the worst of sins. See also Ps. xv., in which among the attributes of the righteous man is reckoned the fact that he does not lend on usury.

The Talmud (B. M. 61b) dwells on Ezek. xviii. 13 (Hebr.): "He has lent on usury; he has taken interest; he shall surely not live, having done all these abominations"; on the words with which the prohibition of usury in Lev. xxv. 36 closes: "Thou shalt be afraid of thy God"; and on the further words in which Ezekiel (*l.c.*) refers to the usurer: "He shall surely suffer death; his blood is upon him"; hence the lender on interest is compared to the shedder of blood.

ENLARGED...For easy reading.