

Series: Psalm  
Title: He Who Takes No Usury  
Text: Psalm 15: 5  
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**Psalm 15:1: «A Psalm of David.» LORD, who shall abide in thy tabernacle? who shall dwell in thy holy hill?**

By now you know the meaning of this question. Who will holy God accept? Who shall dwell in God's holy presence eternally? The true and living God is holy and righteous. He can and will accept only those who are as holy and righteous as God.

Job 15: 15: Behold, he putteth no trust in his saints; yea, the heavens are not clean in his sight. 16: How much more abominable and filthy is man, which drinketh iniquity like water?

Habakkuk 1:13: Thou art of purer eyes than to behold evil, and canst not look on iniquity:

God only receives those who are perfect. We have looked in detail at each part of God's answer. Tonight we come to the next point in verse 5.

**Psalm 15: 5: He that putteth not out his money to usury...**

**Proposition:** By now, you know my proposition because each time it has been the same. Christ Jesus is the only one who has done this perfectly as God regards it being done. We are accepted of God only through faith in Christ our Righteousness.

**Divisions:** And by now you know what our divisions will be: 1) First, we will see that no child of Adam has done this in true holiness and righteousness; 2) Secondly, we will see that Christ is the one who has done this; 3) Thirdly, we will hear instruction to believers concerning these things.

**I. FIRST, WE SEE THAT NO CHILD OF ADAM—NOT ME, NOT YOU—HAS DONE THESE THINGS IN TRUE HOLINESS AND RIGHTEOUSNESS (WHICH IS THE ONLY WAY GOD REGARDS THEM AS TRULY BEING DONE.)**

In order to see that we have not done this thing, we must first understand the meaning—v5: **He that putteth not out his money to usury...**

**What is Usury?**

Usury means to lend expecting to draw interest on the return, especially an overly high interest rate. God does not forbid his people drawing interest, altogether. In our Lord's parable in Matthew 25: 27 we read "Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury." But what God forbids is usury to those who are poor—God forbids oppression and extortion and taking advantage of the poor.

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.

Leviticus 25:35: And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. 36: Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. 37: Thou shalt not give him thy money upon usury, nor lend him thy victuals [food] for increase.

Some have invented other ways of taking usury than by demanding interest on their money thinking they are not taking usury. For instance, instead of money, some take the use of others land or cattle, and often get even more than by charging interest on money. Others take household items: plates, bedding, and other household stuff to use or wear. The LORD addressed this as usury in Amos 2: 8, saying, “They lie down upon the clothes which are laid to pledge.” Some take a pawn for money—like a pawn shop. If the money is not returned by a certain day then they keep the item pawned and resell it. But God says take no usury of the poor in any way whatsoever:

Deuteronomy 23:15: Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury:

1 Thessalonians 4: 6: That no man go beyond and defraud his brother in any matter: because that the Lord is the avenger of all such, as we also have forewarned you and testified.

### **Why is Usury toward the Poor Forbidden?**

Why does God forbid taking usury from those who are poor? One reason is because God regards “usury” to our poor brethren to be not charity--“Love seeketh not her own.” If we give to the poor expecting a return, it ceases to be love, and becomes an investment for personal gain. God calls it greed of flesh, extortion in the act and forgetting the LORD God in the heart.

Ezekiel 22:12:...thou hast taken usury and increase, and thou hast greedily gained of thy neighbours by extortion, and hast forgotten me, saith the Lord GOD.

### **The Depth of this Law**

Now, you may be thinking, “Well here is a law I have not broken. I have never put out my money to usury to any of my poor brethren.” But the command carries a positive side as well, which involves the thoughts and intents of the heart. Not only are we not to put out our money to usury to our poor brethren, but we ARE to put out our money to our poor brethren, providing all that they lack, expecting nothing in return, and we are to do so in faith, continually.

Deuteronomy 15:7: If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: 8 But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth...10 Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto. 11 For the poor shall never cease out of the land: therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land.

There can be no hardness of heart, nor shutting thine hand from thy poor brother. To each poor brother we are to open our hand wide unto him—that means we are to provide for him in abundance giving full sufficiency for his need, in that which he lacks. There can be no grief in the heart, but it must be done cheerfully, willingly, at all times. It must be done in faith, trusting that God shall provide. And this is not to be done only once or twice, but we are to never cease doing so—we are to do so continually—for we shall have the poor with us always.

Now, we begin to see that these are things that none of us can say we have done without sin, in perfection: not only not taking advantage of the poor and needy but also providing for them cheerfully, abundantly, in faith that God shall provide all for us, and to do so continually. We still do not do so as we ought.

### **An Illustration from Nehemiah’s Day**

In Nehemiah’s day, like us who are redeemed of the Lord Jesus and born of the Spirit of God, the children of Israel had been redeemed out of Babylonian captivity and given a common inheritance from the LORD. Instead of each

man looking upon his own things, they each started out seeking the good of one another and to build again the house of the LORD. But then the LORD sent a trial in the form of a famine.

**Note:** the famine was not sent to those Israelites who rebelled and stayed in captivity—those had it good who preferred to stay under the dominion of the enemy king. But those who came out suffered famine because the LORD tries those he loves, for our good, to continually teach us our sufficiency is of the LORD, not of us. This famine was a trial—a test from the LORD—to his children. And many failed.

Instead of sharing a common love for one another, many came under the bondage of greediness. The result was, though they were free, they all came back into bondage while free. Pay attention in this passage to note how they came into bondage like they did in the book of Galatians. And note how that Nehemiah's words resemble Paul's instruction to the Galatians who were bringing the brethren again into bondage.

**Nehemiah 5: 1: And there was a great cry of the people and of their wives against their brethren the Jews. 2 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. 3: Some also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth.**

Those with plenty took advantage of the situation, charging their poorer brethren higher prices for corn, even taking their lands, and vineyards and houses as payment for corn.

**Nehemiah 5: 4: There were also that said, We have borrowed money for the king's tribute, and that upon our lands and vineyards.**

Though exiled they still owed tribute—taxes—to the king of Persia. So those poorer brethren had to borrow money from their richer brethren to pay taxes to the king. When the richer loaned their poor brethren money, they did so taking usury, demanding a high interest be paid back to them—even their lands and vineyards.

**Nehemiah 5: 5 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.**

These were their own brethren—sons and daughters—of the same nature, nation, stock, and religion—yet they brought their own brethren into bondage and made servants of their own flesh and blood—their own brothers and sisters, sons and daughters. But because, the poor brethren had mortgaged their lands and businesses (vineyards) for food, it was not possible for any among them to redeem—to pay the debts owed and buy back—their sons and daughters out of bondage.

## **The Fall**

Brethren, this is not only an example of how the world operates today, but it is also an example of what happened to us in the garden. When Adam sinned—a famine of bread—of life—came about. We sold ourselves and our children into bondage and we became servants unto sin, unto Satan, and unto the law. And there was none of us who had anything with which to pay to satisfy divine justice and redeem ourselves nor our sons or daughters out of spiritual bondage.

Also, this is an example of what happens when we turn again to the law, giving the riches of the gospel to our brethren but demanding of our brethren an interest rate they cannot pay. So none of us—not man who ever lived—has ever fulfilled, in perfect holiness and righteousness, this law. Now let's see who redeemed us and who continues to redeem us.

## **II. CHRIST HAS KEPT HIS LAW OF USUARY.**

Jesus Christ our Redeemer has not put out his riches to usury. He has laden his people with his riches perfectly and continues to do so to his people continually.

## **Nehemiah, a Type of Christ**

In Nehemiah, we see a picture of God our Savior the Lord Jesus Christ. Christ is Head and Governor over God's elect nation, like as Nehemiah was a governor over Judah.

Isaiah 9: 6: For unto us a child is born, unto us a son is given: and the government shall be upon his shoulder:...7: Of the increase of his government and peace there shall be no end, upon the throne of David, and upon his kingdom, to order it, and to establish it with judgment and with justice from henceforth even for ever. The zeal of the LORD of hosts will perform this.

He came and saved us like Nehemiah came and stood in their midst and saved his poor brethren.

Nehemiah 5: 6 And I was very angry when I heard their cry and these words.

God is angry at the oppression of his poor people by Satan and his taskmasters. When Christ came, he was angry at the hardness of heart of the Pharisee's who oppressed and used extortion against his poor, elect children in need.

Nehemiah 5: 7 Then I consulted with myself,...

Our great triune God gets all the glory for redeeming his people. God the Father, God the Son and God the Holy Spirit in Christ Jesus consulted with no one else but himself in how to save his people. He brought us out of bondage by himself. And our great Redeemer continues to do so through the Holy Spirit.

## **Made to See our Sin**

When we were in our flesh, in our sin, we were the oppressor in our vain self-righteousness. But the Spirit of God, after regenerating us, convinced us of our sin. God rebuked us the heart he made new. He convinced us we had broken his law like as Nehemiah came and convinced his brethren of the same.

Nehemiah 5: 7:...and I rebuked the nobles, and the rulers, and said unto them, Ye exact usury, every one of his brother.

**Application:** Free will, works religion is usury. It uses the riches of God's gospel, but it does so demanding of men a high interest rate—a return which bankrupt sinners cannot pay: commanding men to muster up faith and repentance when men cannot do so; commanding men to keep the law of God when they are too bankrupt to do so.

## **An Assembly of Witnesses Set Against Us**

Our Savior brought us out of bondage by setting a great assembly of witnesses against us like as Nehemiah did his brethren.

Nehemiah 5: 7:...And I set a great assembly against them.

He made us to see the triune God was against our oppressive ways. The multitude of scriptures was against our usury. And the multitude of his witnesses, his children whom he had redeemed, bore witness to us that we had broken the whole law of God.

## **Redemption Accomplished by Christ**

Christ revealed in our hearts that our redemption had been accomplished by the Lord Jesus himself.

Nehemiah 5: 8: And I said unto them, We after our ability have redeemed our brethren the Jews, which were sold unto the heathen;

Historically, the Jews, who had ability to do so, had paid redemption money and redeemed some of their brethren in Babylon. Let me show you the spiritual picture.

First, it was King Cyrus redeemed them. Cyrus, their redeemer, was a picture of Christ. They did not pay redemption money to king Cyrus. God said in

Isaiah 45:13: I have raised him up in righteousness, and I will direct all his ways: he shall build my city, and he shall let go my captives, not for price nor reward, saith the LORD of hosts.

God made Christ our kinsmen Redeemer—our near kinsmen—by divine election, by predestinating us unto the adoption of children. Christ came and paid all the debt we owed by paying with his own life's blood unto death. Christ did so expecting nothing from us in return—no usury. Believer, even our fruits of righteousness are by Jesus Christ. (Philippians 1: 11)

Secondly, they did not pay redemption money to the king of Persia, the enemy, because God said in

Isaiah 52:3: For thus saith the LORD, Ye have sold yourselves for nought; and ye shall be redeemed without money.

Satan was given nothing when Christ redeemed his people. It was God's own holy and just law that demanded payment. The ransom price was Christ's own blood and death in the place of his people on the cross. Christ paid it in full for his people. But it was to his own holy law that Christ paid the ransom.

Galatians 3:13: Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree:

Jesus paid it all  
All the debt I owed  
Sin had left a crimson stain  
He washed it white as snow

Thirdly, what Nehemiah is speaking of, is that those individual brethren who had been given ability by God, paid redemption money to individuals in Babylon to whom their fellow brethren had privately sold themselves into debt. This is a good picture of those to whom God had given the unsearchable riches of the gospel, while as yet you and I were still sold into the slavery of sin while we were as yet in our captivity. Christ provided the brethren he called before calling us, giving to them all the riches of the gospel, who by their support of the gospel gave the gospel to us—like as their brethren gave to redeem them.

Those brethren God used to bring the gospel to us, patiently bore all our burdens. They gave of themselves so we could have the gospel. They bore with our rejection of the gospel riches. Even though we rejected it at first, they continued restoring us with the riches of Christ and him crucified by continuing to bear witness unto us. And by giving the gospel to us in our bondage, in a sense, those brethren redeemed us because God used them to bless the word to our hearts and bring us out of debt and bondage into the liberty of Christ Jesus.

Romans 6: 14: For sin shall not have dominion over you: for ye are not under the law, but under grace.

Romans 7: 4: Wherefore, my brethren, ye also are become dead to the law by the body of Christ; that ye should be married to another, even to him who is raised from the dead, that we should bring forth fruit unto God.

So we see by all of this that it was Christ who redeemed all the elect of God from the curse of the law by paying his own blood. Christ is our Righteousness so that those who come to God through faith in Christ are accepted because by Christ's work we have established the whole law of God.

### **III. THIRDLY, LET'S HEAR WHAT CHRIST CONSTRAINS US WHO BELIEVE TO DO BY HIS LOVE.**

When we find ourselves turning again to the law or turning to sins, Christ does for us, what Nehemiah did here.

#### **The Preciousness of Christ's Blood**

First, our gracious and longsuffering Savior reminds us that our redemption was paid in full by Christ shedding his precious blood just as Nehemiah did to his brethren.

1 Peter 1: 18: Forasmuch as ye know that ye were not redeemed with corruptible things, *as* silver and gold, from your vain conversation *received* by tradition from your fathers; 19: But with the precious blood of Christ, as of a lamb without blemish and without spot:

#### **The Preciousness of our Brethren**

Secondly, our Governor reminds his own of our brethren who he gave the riches so that they gave them to us and by that gospel he brought us out of bondage. He turns us by reminding us how precious our brethren are to us like Nehemiah did for his brethren.

Nehemiah 5: 8: and will ye even sell your brethren?

Now, after these very brethren were used to redeem you, will you, then bring them back into bondage by demanding usury of them?

Illustration: Our elder brethren

#### **Christ Demands No Usury**

Thirdly, our Redeemer reminds us that Christ himself demands no usury of us.

Nehemiah 5: 8: or shall they be sold unto us?

Nehemiah speaks of himself and of those who served with him when he asks this question, "Shall they be sold unto us?" Christ redeemed us from bondage of the law and never does Christ then bring us back into bondage.

Romans 8: 15: For ye have not received the spirit of bondage again to fear; but ye have received the Spirit of adoption, whereby we cry, Abba, Father.

#### **Unbelievers are Watching**

Fourthly, Christ reminds us that those on the outside are watching.

Nehemiah 5: 9 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?

Not only did Nehemiah remind them of the grace of God toward them, not only did he remind them of the love of their brethren toward them, not only did he remind them that Christ does not exact usury of us, but he also reminds

them that they ought to walk in the fear of God because the heathen enemies are watching. He is saying, “Will you also make all of us, the children of our Redeemer, a reproach of the heathen our enemies?”

**Illustration:** A pastor once asked a man in the congregation, “If you do such and such, what will our enemies say?” The man replied, “Do you care what the people say?” The pastor said “I care as little as any man what the people say; but I care a great deal what the people have a right to say.”

What a good distinction! Human opinion should not matter to us when it comes to serving our Lord in faith. But when it comes to us giving our enemies causes to take up a reproach because we are not serving our Lord as we ought, then it should matter to us very much what people say. The ungodly will judge our profession, and will be influenced either toward us or away, chiefly by the manner in which we either adorn the gospel or disgrace our Master. That should matter to us greatly!

### **Christ and our Brethren are Worthy of Our Greatest Service**

Nehemiah 5: 10 I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury.

Nehemiah, as governor could have, by the law of God, commanded payment from them because Nehemiah and his staff all had to be provided for. But Nehemiah did not; he and his staff did their work free of charge. So he said, “I pray you, let us leave off this usury.” So Nehemiah, being a picture of Christ, and his brethren and servants being a picture of believers, the free servants of righteousness, we see that Christ and those brethren who willingly spent for us to have the gospel are worthy of our greatest service. Christ, his brethren, who are his free servants—might exact of us much—but he does not take usury. He is gracious to us. When we are in need, our gracious God will by no means “put out his money to usury”

Romans 8: 32: He that spared not his own Son, but delivered him up for us all, how shall he not with him also FREELY give us all things?

**Application:** Let us learn from all of this how to restore our brethren. Nehemiah did not stand on a pedestal and look down on them with scorn. Instead, he did spiritually to these offending brethren, what they should have been doing financially to their brethren—he bore their burdens and turned them again to Christ.

May our gracious Savior teach us from this beautiful example how best to rebuke and restore an erring brother or sister. This is how Christ restores us. He bears our burden of sin and poverty. And he turns us again to himself and to our brethren to see the grace of him and them.

### **Restore with Super-abounding Restitution**

Nehemiah 5: 11: Restore, I pray you, to them, even this day, their lands, their vineyards, their oliveyards, and their houses, also the hundredth part of the money, and of the corn, the wine, and the oil, that ye exact of them.

He beseeched them—I pray you—because law is commanding, exacting, but grace beseeches in love. Nehemiah beseeched them not only to restore their lands, their businesses and their houses, but also the interest they had collected.

**Application:** Brethren, this is what Christ did for us. He not only restored what we lost in Adam but Christ gives us superabounding restitution giving us more than we lost in Adam. We have eternal redemption, eternal life, eternal forgiveness of all our sins. We can never be separated from our sovereign God ever again.

Grace says, “Freely ye have received freely give.” Someone wrote, “As humility is the repentance of pride, as alms-giving is the repentance of covetousness, as forgiveness is the repentance of malice, so restitution is the repentance of usury.”

**Remember what Zaccheus said after the Lord Jesus converted him?**—Luke 19:8 And Zacchaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold.

God’s effectual grace—the grace of full, free, complete redemption by Christ our Kinsmen Redeemer—makes his people gracious and loving to those poor and needy. We see in the poor our spiritual condition when Christ so freely laid down his life to make us rich.

2 Corinthians 8:9: For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

Nehemiah 5: 12: Then said they, We will restore them, and will require nothing of them; so will we do as thou sayest. Then I called the priests, and took an oath of them, that they should do according to this promise. 13 Also I shook my lap, and said, So God shake out every man from his house, and from his labour, that performeth not this promise, even thus be he shaken out, and emptied.

When God writes his law on our hearts we do not have to be held to an oath nor do we have to be threatened. But his grace makes us say with all the congregation of saints,

Nehemiah 5: 12: And all the congregation said, Amen, and praised the LORD. And the people did according to this promise.

**Be sure to get this.** I showed you this example to show you that this law of usury deals with more than just our giving of our temporal riches, it also includes giving the unsearchable riches of the gospel of Christ in faith, expecting nothing in return, trusting God to provide. Psalm 14: 4 the Lord said,

Psalm 14:4: Have all the workers of iniquity no knowledge? who EAT UP my people as they eat bread, and call not upon the LORD.

The root word for “usury” means “to bite, to devour.” What was happening at Galatia was that instead of giving the riches of the gospel, cheerfully waiting in faith for God to give the increase, men were bringing the brethren back into bondage, attempting to get personal gain for themselves. It was the same thing being done in matters of the gospel that we just saw done financially in Nehemiah’s day. What Paul said in Galatia bears great resemblance to what Nehemiah said in his day.

**Galatians 4: 1: Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage....5: For we through the Spirit wait for the hope of righteousness by faith. 6: For in Jesus Christ neither circumcision availeth any thing, nor uncircumcision; but faith which worketh by love....14: For all the law is fulfilled in one word, even in this; Thou shalt love thy neighbour as thyself. 15: But if ye bite and devour one another, [if you give this gospel, taking, demanding, exercising usury, biting one another] take heed that ye be not consumed one of another...5: 1: Brethren, if a man be overtaken in a fault, ye which are spiritual, restore such an one in the spirit of meekness; [making restitution to him, give freely to him, above and beyond] considering thyself, lest thou also be tempted. 2: Bear ye one another’s burdens, and so fulfil the law of Christ [the law of love]...**

**Application:** Brethren, you and I who believe are one: of the same nature—partakers of the divine nature, of the same nation—God’s holy nation; of the same stock—we are children of God, of his Seed; of the same religion—we are Christ’s. Strive to keep the unity of the Spirit. Provide whatever your brethren need, knowing God has and



shall provide all for us because Christ has redeemed his own from the curse of the law. And turn not again to the bondage of the law and of sin.

**Amen!**