

## MIQDASH BETHEL COVENANT ASSEMBLY

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### TORAH LAW EDUCATIONAL COURSE

#### The 613 Mitzvot of Yahweh

Bereishit • Shemot • Vayikra • Bamidbar • Devarim | The Tanakh Writings

### LESSON 17

#### Negative Laws #235–242

Shemot (Exodus) 22:24–26 | Vayikra (Leviticus) 25:35–37 | Devarim  
(Deuteronomy) 23:19–21

לֹא-תִקַּח מֵאִתּוֹ נֶשֶׁךְ וְתִרְבִּית

*Lo-tikach me'ito neshek ve'tarbit*

***"You shall take no interest or increase from him."***

*The Covenant Law of Usury: The Bite of Interest, the Protection of the Poor, and the Economic Justice of Yahweh*

**Four Spheres: Individual • Community • Nation • World**

**Authority: The Tanakh — The Word of Yahweh Alone**

Standard: Devarim 19:15 — Two or Three Witnesses

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### Course Framework & Methodology

**Purpose of This Course:** This educational course expounds the 613 Mitzvot (commandments) of Yahweh as revealed exclusively through the Written Torah and confirmed by the Tanakh Writings and Prophets. Each lesson examines a specific law or cluster of related laws in their original Hebrew, through lexical analysis, through the Two/Three Witness evidentiary standard of **Devarim (Deuteronomy) 19:15**, and through application across four spheres: Individual, Community, Nation, and World. Every lesson is audited through the Three-Religion lens — reaching Judaism, Christianity, and Islam simultaneously. Torah alone is the authority. Talmud, Church

councils, and hadith serve as historical reference only — never as binding authority above the Tanakh.

**Three-Religion Standard:** This course is designed to reach practitioners of Judaism, Christianity, and Islam simultaneously. The Torah was given to all who would receive it. The covenant of **Yahweh** (יהוה) is not the exclusive property of any single religious institution. Where all three traditions uphold the Torah, their convergence is documented. Where any tradition departs from the Torah text, the departure is named and examined.

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## SECTION I — THE HEBREW TEXTS

Law #235 & #236 — Shemot (Exodus) 22:24–26

**Shemot 22:24:** *"If you lend money to My people, to the poor among you, do not act toward them as a creditor; exact no interest from them."*

**Shemot 22:25–26:** *"If you take your neighbor's garment in pledge, you must return it to him before the sun sets; it is his only clothing, the sole covering for his skin. In what else shall he sleep? Therefore, if he cries out to Me, I will pay heed, for I am compassionate."*

Law #235 & #236 — Vayikra (Leviticus) 25:35–37

וְכִי-יִמּוֹךְ אֲחִירָךְ וּמָטָה יָדוֹ עִמָּךְ וְהִחֲזַקְתָּ בּוֹ  
לֹא-תִקַּח מֵאִתּוֹ נֶשֶׁךְ וְתִרְבִּית

**Vayikra 25:35–37:** *"If your brother becomes destitute and his means fail while with you, you shall strengthen him, whether he is a stranger or a settler, that he may live with you. Take no interest or increase from him, but fear your Elohim, that your brother may live with you. You shall not give him your money at interest, nor give your food for increase."*

Law #235 & #236 — Devarim (Deuteronomy) 23:19–21

לֹא-תִשִׂיךְ לְאֲחִירֶךָ נֶשֶׁךְ נֶשֶׁךְ כֶּסֶף נֶשֶׁךְ אֶכֶל נֶשֶׁךְ כָּל-דָּבָר

**Devarim 23:19–21:** *"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 Yahweh your Elohim may bless you in all that you undertake in the land that you are entering to take possession of it."*

Laws #238–242 — The Pledge Laws

**Devarim 24:10–13:** *"When you make your neighbor a loan of any sort, you shall not go into his house to collect his pledge. You shall stand outside, and the man to whom you make the loan shall bring the pledge out to you. And if he is a poor man, you shall not sleep in his pledge. You shall restore to him the pledge as the*

*sun sets, that he may sleep in his cloak and bless you. And it shall be righteousness for you before Yahweh your Elohim."*

**Devarim 24:6:** *"No one shall take a mill or an upper millstone in pledge, for that would be taking a life in pledge."*

**Devarim 24:17:** *"You shall not pervert the justice due to the sojourner or to the fatherless, or take a widow's garment in pledge."*

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## SECTION II — PRIMARY LEXICAL ANALYSIS

### נֶשֶׁךְ — Neshek (H5392) — "A Bite"

**neshek** (נֶשֶׁךְ) — **H5392**. BDB defines it as "interest on a debt," derived from the root **nashak** (נָשַׁךְ) — **H5391**, meaning **"to bite."** This is the Torah's own chosen vocabulary for usury — not "fee," not "surcharge," but a **bite**. HALOT confirms: interest deducted at the front of the loan so that the borrower receives less than the stated principal while remaining obligated to repay the full amount. Gesenius confirms: "biting off of interest." The borrower is diminished from the first moment he receives help. **Yahweh** named the sin accurately. Neshek appears in Shemot 22:24; Vayikra 25:36–37; Devarim 23:20–21; Tehillim 15:5; Mishlei 28:8; and Yechezkel 18:8, 13, 17; 22:12.

### מִרְבִּית / תְּרִבִּית — Tarbit / Marbit (H8636 / H4768) — "The Increase"

Appearing alongside **neshek** in Vayikra 25:36–37, the term **tarbit** (תְּרִבִּית) — **H8636**, also rendered **marbit** (מִרְבִּית) — **H4768**, describes usury from the lender's side: the gain, the increase, the surplus collected. BDB: "produce, profit, gain, usury, interest." Root: **rabah** (רָבָה) — "to be many, increase, multiply." HALOT agrees. This is the same Semitic root from which Arabic **riba** (رِبَا) derives — the Quranic term for forbidden usury. The covenant vocabulary of the Torah and the covenant vocabulary of the Quran share the same root. The prohibition is one. **Yahweh** placed both neshek and tarbit together in Vayikra 25:36–37 to close every possible loophole — whether interest is extracted at the front or collected at the back, it is forbidden.

### رِبَا — Riba (Arabic) — "The Covenant Echo"

The Arabic term **riba** (رِبَا) shares the Semitic tri-literal root R-B-Y / R-B-W with Hebrew **tarbit / rabah** — meaning increase, growth, multiplication. This is not coincidence. It is the covenant vocabulary of a shared Semitic linguistic heritage, testifying that the prohibition against usury was never an invention of any single religion. It is covenant law written across all three Abrahamic traditions in the same original language family.

### אָח (Ach) — "Brother" — Who is Protected?

The Torah uses **ach** (אָח) — "brother, fellow" — to identify the person who may not be charged interest. This term covers the full covenant community: fellow Israelites, resident aliens (\*ger\*), and sojourners (\*toshav\*) as explicitly stated in Vayikra 25:35. Rabbi Isaac Abarbanel (1437–1508) argued that Christians and Muslims — as Abrahamic covenant communities — also fall within the protection of the brotherly standard. The Miqdash Bethel covenant position follows the Tanakh's own logic: the prohibition is rooted in the covenant relationship, not ethnicity alone.

## SECTION III — THE FULL USURY-LAW CLUSTER IN THE 613

Laws 235–242 comprise the complete usury-and-pledge cluster in the 613 Mitzvot framework as identified through Maimonides, corroborated by the 1906 Jewish Encyclopedia, JewFAQ, and the primary Tanakh texts:

| Law # | Prohibition  | Primary Text                   | The Covenant Standard  |
|-------|--|--------------------------------|--|
| 235   | Not to lend to a fellow covenant member at interest                        | Shemot 22:24; Vayikra 25:36–37 | The lender may not charge neshek or tarbit on any loan — money, food, or goods — to a fellow covenant member in need                     |
| 236   | Not to borrow at interest from a fellow covenant member                    | Devarim 23:19                  | The borrower who accepts an interest-bearing arrangement from a fellow Israelite bears equal guilt under the covenant                    |
| 237   | Not to participate as surety, witness, or scribe in a usurious transaction | Shemot 22:24; Devarim 23:19    | Covenant accountability extends to all who enable, record, or witness the transaction — no bystander immunity before Yahweh              |
| 238   | Not to take a pledge from a debtor by force                                | Devarim 24:10                  | The creditor must not enter the borrower's house to seize collateral — the dignity and sanctuary of the home is protected                |
| 239   | Not to withhold a pledge from its owner when he needs it                   | Devarim 24:12                  | A pledge held as collateral must be returned when the borrower requires it for daily life and survival                                   |
| 240   | To return a pledge to its owner  | Devarim 24:13                  | The positive obligation: the creditor must actively return the pledge before sunset — a command of dignity, not merely a prohibition     |
| 241   | Not to take a pledge from a widow  | Devarim 24:17                  | The widow's household goods may not be seized as collateral under any circumstances — Yahweh guards the vulnerable specifically          |
| 242   | Not to take as a pledge the millstone or food-preparation tools            | Devarim 24:6                   | The family's means of daily food production may not be seized — taking a life in pledge is the Torah's own description of this violation |

**Law #240 — The Positive Command — deserves special emphasis.** The Torah does not merely prohibit abusing the pledge. It commands its active, daily return. The covenant economy is not built on the minimalism of "do no harm" — it is built on the obligation to restore dignity. The creditor who holds a poor man's garment overnight has not committed a neutral financial transaction. He has left a human being without

warmth, without dignity, exposed to the night. **Yahweh** calls this inexcusable — and closes the command with a personal declaration: "if he cries out to Me, I will pay heed, for I am compassionate." (Shemot 22:26)

## SECTION IV — TWO/THREE WITNESS CORROBORATION

| Reference                   | Teaching / Witness  |
|-----------------------------|---|
| Shemot (Ex.)<br>22:24–26    | First primary text — the foundational usury prohibition placed in the covenant code (Parashat Mishpatim) immediately after Sinai. Yahweh's personal declaration: "if he cries out to Me, I will pay heed, for I am compassionate." First witness.   |
| Vayikra (Lev.)<br>25:35–37  | Second primary text — the Jubilee framework. Both neshek and tarbit named together. "Fear your Elohim" inserted directly into the prohibition. The stranger and the settler are protected alongside the brother. Second witness.  |
| Devarim (Deut.)<br>23:19–21 | Third primary text — Moshe's covenant renewal address. Interest on money, food, and all things is prohibited. The comprehensive closing of every categorical door. Third witness and the fullest statement of the law.  |
| Tehillim (Ps.) 15:5         | "He who does not put out his money at interest, and does not take a bribe against the innocent — he who does these things shall never be moved." The usury-free lender is among the qualifications for dwelling on Yahweh's holy mountain.  |
| Yechezkel (Ezek.)<br>18:8–9 | "He that hath not given forth upon usury, neither hath taken any increase... he is just, he shall surely live, says Yahweh Elohim." Non-usury is named as a marker of covenant righteousness alongside rejection of idolatry and adultery.  |
| Yechezkel (Ezek.)<br>18:13  | "Has he lent upon usury and taken increase? Shall he then live? He shall not live! He has done all these abominations; he shall surely die, his blood shall be upon him." The prophetic death-sentence verdict on the usurer. The Talmud (Bava Metzia 61b) compares the usurer to a murderer.                                 |
| Yechezkel (Ezek.)<br>22:12  | "In you they have taken bribes to shed blood; you have taken usury and increase, and you have made gain of your neighbors by extortion — and you have forgotten Me, says Yahweh Elohim." The covenant prosecutor's indictment of Jerusalem before the Babylonian exile — usury placed in sequence with bribery and bloodshed. |
| Mishlei (Prov.) 28:8        | "Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor." The covenant reversal: wealth extracted through neshek and tarbit will not remain in the usurer's hands. Yahweh's economic gravity.  |

|   |   |
|---|---|
| Yechezkel (Ezek.) 7:19                  | "They shall cast their silver into the streets, and their gold shall be like an unclean thing... it was the stumbling block of their iniquity." Financial instruments built on covenant violation cannot deliver when Yahweh's judgment arrives.  |
| Quran — Surah Al-Baqarah 2:275          | "Those who consume riba will not stand on the Day of Resurrection except as one stands who has been struck by Satan into insanity... Allah has permitted trade and forbidden riba." Independent Abrahamic witness confirming the usury prohibition in the same Semitic root vocabulary. |
| Quran — Surah An-Nisa 4:161             | "...for their taking riba, although it had been forbidden to them." The Quran explicitly testifying that usury was already forbidden to the community of Musa under Torah — and that violating it brought divine judgment. Confirmatory witness.  |
| Historical Record — Athens (c. 594 BCE) | Solon's Seisachtheia ("shaking off of burdens"): debt-slavery crisis produced by high-interest lending; systemic cancellation required to save the city-state. World-level historical corroboration that unchecked usury destroys societies.  |
| Historical Record — Modern Economies    | Argentina: 40%+ interest rates (2024–2025) producing mass poverty. Turkey: 50% benchmark rates making small business borrowing impossible. Payday lending industry (USA): 300–400% annualized rates charged to the working poor. Contemporary world-level confirmation.                 |

## SECTION V — FOUR-SPHERE APPLICATION

| Level      | Sphere             | Application   | Torah Witness                  |
|------------|--------------------|---|--------------------------------|
| INDIVIDUAL | The Lender         | A covenant person who lends money, food, or goods to a fellow covenant member in need may not charge neshek or tarbit. The loan is an act of tzedakah — covenant justice — not a commercial opportunity. The return expected is principal only. | Shemot 22:24; Vayikra 25:36–37 |
| INDIVIDUAL | The Borrower       | Law #236 makes the borrower equally accountable. A covenant member who accepts an interest-bearing loan from a fellow covenant member violates the law on both sides of the transaction. Both bear covenant responsibility.                     | Devarim 23:19                  |
| INDIVIDUAL | The Witness/Scribe | Law #237 removes all bystander immunity. The person who serves as surety, witness, or scribe for a usurious transaction between covenant members is as guilty as the lender and borrower. No passive participation is permitted.                | Shemot 22:24; Devarim 23:19    |
| INDIVIDUAL | The Pledge Laws    | The creditor who holds a poor man's pledge must return it before sunset (Law #240). He may not enter the borrower's home to seize it (Law #238). He may not take a widow's garment (Law #241) or  | Devarim 24:6, 10–13, 17        |

|            |                          |  |                                   |
|------------|--------------------------|--|-----------------------------------|
|            |                          | the millstone (Law #242). Covenant dignity is not suspended by debt.   |                                   |
| INDIVIDUAL | Covenant Mercy           | As with every covenant violation examined in this course, Yahweh's mercy through genuine repentance remains open. Yechezkel 18:21–23: "Is it My desire that a wicked person shall die? It is rather that he shall turn back from his ways and live." The usurer who genuinely repents and makes restitution stands before the same Yahweh who declared Himself compassionate in Shemot 22:26.  | Yechezkel 18:21–23                |
| COMMUNITY  | Assembly Economy         | A covenant assembly that allows its members to financially prey upon one another has abandoned the covenant. The Miqdash Bethel community standard: when a member faces financial crisis, the first response is tzedakah (giving); the second is an interest-free loan; the third is referral to community resources. The commercial interest model has no place within the covenant assembly. | Vayikra 25:35–37                  |
| COMMUNITY  | Protection of Vulnerable | The pledge laws (Laws 238–242) are covenant community-level protections. The widow's goods, the family's food-preparation tools, the poor man's cloak — these are not commercial assets. They are the minimum infrastructure of human dignity. The community that allows them to be seized for debt has abandoned its covenant identity.   | Devarim 24:6, 17                  |
| NATION     | Economic Framework       | The Jubilee framework of Vayikra 25 — of which the usury prohibition is a central element — envisions a national economy with built-in debt cancellation, land restoration, and covenant reset. No modern nation fully embodies this standard. But every nation is measured by the covenant question: does your economic system protect the poor from predatory extraction?                    | Vayikra 25:35–37; Devarim 15:1–11 |
| NATION     | Covenant Accountability  | National law that permits 300–400% annualized interest on the poor, that structures sovereign debt for permanent interest servitude, that allows the millstone of families to be seized for debt — takes on covenant accountability before Yahweh. Yechezkel's indictment of Jerusalem names exactly this: the city that permitted usury alongside bloodshed brought exile upon itself.        | Yechezkel 22:12; 7:19             |
| WORLD      | Global Finance           | The modern global financial architecture — IMF, World Bank, central banking systems — operates on interest-based frameworks that transfer wealth from debtor nations to creditor institutions. This is neshek at civilizational scale. Nations that cannot repay principal and can only service interest generation after generation are in covenant debt-slavery.                             | Mishlei 28:8; Yechezkel 7:19      |

|       |                   |  |              |
|-------|-------------------|--|--------------|
| WORLD | Covenant Reversal | Mishlei 28:8 announces the ultimate covenant reversal: wealth gathered through neshek and tarbit will flow to those who are generous to the poor. Yahweh's economic gravity operates at world scale. The financial empires built on the bite of usury do not accumulate lasting power. They accumulate judgment. | Mishlei 28:8 |
|-------|-------------------|--|--------------|

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## SECTION VI — THREE-RELIGION COVENANT AUDIT

### Judaism — The Covenant Source

**Upholds Torah:** Judaism stands closest to the original covenant text and has the most extensive legal tradition on usury. The Torah prohibition (neshek and tarbit) was developed in the Mishnah (Tractate Bava Metzia, Chapter 5) and the Talmud. The Talmudic tradition expanded the prohibition through fence-building: not only is charging interest forbidden, but also any structure that creates the appearance of interest — delayed payment arrangements, compensatory "gifts," and commercial partnerships that function as disguised interest schemes. Yechezkel 18:13 is cited in Bava Metzia 61b as the basis for comparing the usurer to a murderer — one who drains life from the covenant community without shedding blood with his hands.

**The Heter Iska — Noted Departure:** Judaism developed the **heter iska** — a legal mechanism restructuring a loan as a business partnership to permit interest in commercial contexts while remaining nominally within the prohibition. The Miqdash Bethel covenant position: the heter iska is a rabbinical workaround, not a Torah authorization. Where the Tanakh forbids it, the rabbinical device does not lift the prohibition. Torah is the authority.

**Rabbi Isaac Abarbanel's Extension:** Abarbanel (1437–1508) argued that the usury prohibition's protection of "the brother" extends to Christians and Muslims, since both traditions share the Abrahamic covenant heritage. This is the position Miqdash Bethel embraces: the prohibition is rooted in covenant relationship, not biological descent or religious affiliation alone.

### Christianity — The Departure and the Recovery

**Upholds Torah — Early Church Position:** The early church inherited the Torah's usury prohibition and initially maintained it absolutely. The Council of Nicea (325 CE) prohibited clergy from lending at interest. The Council of Carthage (345 CE), the Council of Aix (789 CE), and the Paris Synod (829 CE) extended and reinforced the prohibition for all Christians. Thomas Aquinas (1225–1274) grounded the prohibition in the Torah's own logic: money is a consumable good — to charge for its use and then for

its return is to charge twice for the same thing, which is fraud. For nearly a thousand years, the institutional church position was that charging interest on any loan was a mortal sin.

**Where Christianity Departed:** John Calvin (1509–1564) argued that the Torah's usury prohibition was a civil law for ancient Israel and not binding on Christian societies. He permitted "moderate" interest in commercial contexts. Within two centuries of Calvin, the Christian theological prohibition on usury had effectively collapsed in Protestant Europe, and with it the last religious brake on the emergence of modern interest-based banking.

**Covenant Audit Verdict:** The Church's original position was correct — and grounded in Torah. The Calvinist revision was a concession to commercial pressure dressed in theological language. No text in the New Testament overturns Shemot 22, Vayikra 25, or Devarim 23. The Torah remains the authority. Where Christianity upheld the usury prohibition, it was walking in covenant. Where it abandoned the prohibition, it departed from Torah.

## Islam — The Preserved Prohibition

**Upholds Torah — Most Consistently of the Three:** Of the three Abrahamic traditions, Islam has most consistently maintained the usury prohibition in active legal form. The Quran addresses *riba* in four distinct revelatory stages, culminating in the absolute prohibition of Surah Al-Baqarah 2:275–280. Surah An-Nisa 4:161 explicitly testifies that usury was already forbidden to the community of Musa under Torah and that violating it brought divine judgment — the Quran directly confirming the Torah's usury law.

***"Those who consume *riba* will not stand on the Day of Resurrection except as one stands who has been struck by Satan into insanity... Allah has permitted trade and forbidden *riba*." — Surah Al-Baqarah 2:275***

**Islamic Banking — The Covenant Assessment:** The modern Islamic banking system (\$2+ trillion globally) was built on the attempt to honor the *riba* prohibition in a world dominated by interest-based finance. Instruments such as **murabaha** (cost-plus sale), **ijara** (lease-to-own), and **musharaka** (profit-sharing partnership) replace interest with risk-sharing and equity-based arrangements. Countries including Saudi Arabia, Iran, and Pakistan have implemented national Islamic banking frameworks. The Miqdash Bethel covenant assessment: the intent is correct and the prohibition must be honored. Where the mechanisms genuinely eliminate the extraction of wealth from those in need without risk-sharing, they stand on covenant ground.

**Where Islam Departs:** Islam grounds its prohibition in Quranic revelation and hadith rather than directly in the Torah text. For Miqdash Bethel, the Torah text governs. Islam's conclusion confirms the Torah. The difference in sourcing is noted for accuracy but does not undermine the three-tradition convergence on the prohibition itself.

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## SECTION VII — THE HISTORICAL COVENANT WITNESS

**History is the covenant's second witness.** When nations abandon the usury prohibition, the consequences follow with covenant-level consistency. The following survey is presented as a covenant indictment of every power structure that used, enabled, or scapegoated usury for political ends — not as a racial or ethnic indictment of any people.

### A. Ancient Athens — The Seisachtheia (c. 594 BCE)

By the 6th century BCE, Athens had built a debt economy in which wealthy landowners lent to poor farmers against their land and their persons. When farmers could not repay, they were enslaved — free citizens sold abroad. The lawmaker Solon introduced the **Seisachtheia** — "the shaking off of burdens" — canceling existing debts, freeing those enslaved for debt, banning future debt-slavery, and recalling Athenians sold abroad. The parallel to the Torah's Jubilee framework is not coincidental: both recognize that an economy built on compounding debt against the poor will destroy the society that permits it.

### B. Medieval England and the Jewish Communities (12th–13th Century CE)

The Church had prohibited Christians from lending at interest. This left a gap in the credit economy that Jewish communities — not subject to canon law — were permitted, and often pressured, to fill. The structural trap: the Crown taxed Jewish lenders at confiscatory rates; to pay these taxes, lenders were forced to charge high interest; the high rates produced resentment; the resentment was redirected into religious persecution. Massacres at London and York (1189–1190) preceded the systematic legal assault.

In 1275, Edward I issued the Statute of Jewry, formally banning the one economic role Jewish communities had been permitted to occupy. In 1290, the Edict of Expulsion banished approximately 3,000 Jews from England. The Crown seized their outstanding loans and property. **The covenant audit is direct:** Edward I did not expel the Jewish community because of usury. He expelled them because he owed them money and wanted their assets. The usury charge was the instrument. The expulsion was the robbery.

**The covenant lesson:** When a society creates conditions that force any group into the role of predatory lender by eliminating every other economic option — and then persecutes that group for filling the role — both violations are covenant violations. The Torah does not authorize usury by any people against any people. And it does not authorize the scapegoating of creditors to cancel debts owed by the powerful. Both sins are named.

### C. France (1306) — Philip IV and the Treasury Seizure

King Philip IV ordered the mass arrest and expulsion of approximately 100,000 Jews in 1306, framing it as a moral crusade against usury. The actual mechanism was fiscal: Philip was facing severe sovereign debt. By expelling Jewish creditors, he canceled what he owed them while seizing what others owed to them. The pattern is identical to Edward I: the usury law — designed by **Yahweh** to protect the poor from powerful creditors — was weaponized by the most powerful creditor in the kingdom to destroy

those he owed. This is the inversion of covenant. It is the use of covenant language as cover for covenant violation.

#### **D. The Pattern Across Europe — And the Warning for Today**

The same pattern repeated across medieval Europe: Upper Bavaria (1276), Naples (1288), Maine and Anjou (1289), the Holy Roman Empire (late 15th century), Spain (1492). Historian Rowan Dorin's study *No Return: Jews, Christian Usurers, and the Spread of Mass Expulsion in Medieval Europe* documents how each expulsion provided theological and legal cover for the next.

##### **The covenant assessment:**

**First:** the Torah's usury prohibition was never designed to create economic ghettos that forced any community into predatory lending.

**Second:** the expulsions were not covenant enforcement — they were covenant crimes, using covenant language to rob and murder the vulnerable.

**Third:** the CEPR research question "Can This Happen Again in the USA?" is answered by the covenant — any economy that builds on compounding interest against the poor, that finds scapegoats for the resulting resentment, and that uses legal mechanisms to cancel the debts of the powerful at the expense of creditors, is walking the same path.

#### **E. Modern Parallels — The Covenant Witness to 2026**

**The modern global economy is the largest usury system in human history.** The U.S. federal debt exceeds \$36 trillion — the majority representing interest accumulation. Argentina and Venezuela faced interest rates of 40–59% in 2024–2025, producing mass poverty. Turkey reached 50% benchmark rates in late 2024. Zimbabwe has operated at 35%+ continuously. The payday lending industry in the United States charges annualized rates of 300–400% to the working poor who cannot access conventional credit. This is **neshek** in its most naked form: a bite taken from those in their moment of greatest desperation, by an industry that has successfully lobbied most states to exempt itself from usury caps.

***"They shall cast their silver into the streets, and their gold shall be like an unclean thing. Their silver and gold shall not be able to deliver them in the day of the wrath of Yahweh." — Yechezkel (Ezekiel) 7:19***

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## **SECTION VIII — THE COVENANT VERDICT**

**The covenant law of usury is not about interest rates. It is about what kind of people we choose to be.**

The Torah draws a clear line between two economic postures. The first posture is the posture of the covenant: when a brother comes to you in need, you strengthen him. You lend without interest. You return his cloak before sunset. You do not enter his home to seize what he cannot protect. You do not take his millstone — the tool by which he feeds his family. You see in him the image of **Elohim** (אֱלֹהִים) and you treat that image with the reverence it commands.

The second posture is the posture of **neshek**: you bite. You see in him an opportunity. You calculate the desperation and price it. You extend one hand in apparent help while the other hand reaches for what he will owe you. **Yahweh** calls this an abomination. **Yechezkel** places it in the company of idolatry and bloodshed. Tehillim 15 says the man who does this shall not stand on Yahweh's holy mountain.

**The covenant verdict for all three traditions — Judaism, Christianity, and Islam — is the same:** the usury prohibition is binding. It flows from the character of **Yahweh** Himself — the One who declares "I am compassionate" in the same breath as the prohibition. Compassion and usury cannot occupy the same covenant space. Where one enters, the other leaves.

***"He who does not put out his money at interest, and does not take a bribe against the innocent — he who does these things shall never be moved."***

**Tehillim (Psalms) 15:5**

Witness: The righteousness of Yahweh's covenant protects those who protect others. The non-usurer shall never be moved.

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## STUDY REVIEW & DISCUSSION QUESTIONS

### Individual Level

1. The word neshek means "a bite." What does Yahweh's choice of this word tell us about how He views the nature of charging interest on a desperate man's survival loan?
2. Law #236 holds the borrower equally responsible for entering a usurious arrangement with a fellow covenant member. Does this change how you think about borrowing? What is your covenant responsibility on that side of the transaction?
3. Yahweh closes Shemot 22:26 with the words: "if he cries out to Me, I will pay heed, for I am compassionate." What does it mean that Yahweh personally hears the cry of the person oppressed by a usurious creditor? What does this tell you about how Yahweh measures economic justice?
4. The Torah requires the creditor to return the poor man's garment before sunset — even while the debt is still outstanding. What principle of human dignity does Law #240 establish? How is this principle applied or violated in modern lending practice?

### Community Level

5. Law #237 removes all bystander immunity: the surety, the witness, and the scribe who facilitate a usurious transaction are as guilty as the lender and borrower. What does this mean for a covenant community's responsibility when it becomes aware of a predatory lending arrangement within its membership?

6. A member of the covenant assembly comes to leadership in a financial crisis. Using the covenant framework of Vayikra 25:35 — "you shall strengthen him" — what should the assembly's response look like in practical terms?

### National Level

7. The payday lending industry in the United States charges annualized rates of 300–400% to the working poor and has successfully lobbied most states for exemption from usury caps. How does Devarim 23:19–21 assess this industry? What covenant accountability does a nation take on when it authorizes it?
8. The medieval expulsions used the Torah's usury language as cover for debt cancellation and asset seizure by the powerful. How do we distinguish genuine covenant enforcement of the usury prohibition from the weaponization of covenant law for political and financial ends?
9. The Jubilee framework (Vayikra 25) built mandatory debt cancellation and land restoration into the national economic cycle every fifty years. What modern economic institutions or policies most closely reflect — or most directly oppose — this covenant design?

### World Level

10. The Arabic word *riba* shares the same Semitic root as Hebrew *tarbit*. What does this shared linguistic heritage tell us about the universality of the covenant prohibition on usury across the Abrahamic traditions?
11. Islam has most consistently maintained the usury prohibition in active legal form among the three Abrahamic traditions. The Islamic banking system (\$2+ trillion globally) was built as an attempt to honor the *riba* prohibition. What does the covenant affirm about this effort? Where might the covenant challenge it to go further?
12. Mishlei 28:8 says wealth gathered through *neshek* and *tarbit* will ultimately go to "him who is generous to the poor." Have you seen this covenant reversal operating in history or in your own experience?
13. If the covenant assembly had authority to structure its internal economic relationships entirely according to Vayikra 25 and Devarim 23 — with no interest, active return of pledges, and covenant cancellation of unpayable debt — what would that look like practically in 2026?
14. Yechezkel 22:12 names usury alongside bribery and extortion as the sins that brought the Babylonian exile. What covenant warning does this hold for modern nations that have normalized all three?

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## SCRIPTURE INDEX — LESSON 17

| Reference | Teaching / Witness |
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| Shemot (Ex.)<br>22:24–26                 | Primary text — foundational usury prohibition. Pledge law joined directly. Yahweh's personal declaration of compassion for the oppressed borrower.   |
| Vayikra (Lev.)<br>25:35–37               | Primary text — Jubilee framework. Both neshek and tarbit named together. "Fear your Elohim" inserted into the prohibition. Stranger and settler protected alongside brother.   |
| Devarim (Deut.)<br>23:19–21              | Primary text — comprehensive closure. Interest on money, food, and all things forbidden. The fullest statement of the usury law in the Torah.  |
| Devarim (Deut.) 24:6                     | Law #242 — Not to take the millstone or food-preparation tools in pledge. "Taking a life in pledge" — the Torah's own description.   |
| Devarim (Deut.)<br>24:10–13              | Laws #238–240 — Not to forcibly seize a pledge; not to withhold it when needed; the positive command to return it before sunset.   |
| Devarim (Deut.)<br>24:17                 | Law #241 — Not to take a widow's garment in pledge. Yahweh guards the most vulnerable specifically.  |
| Tehillim (Ps.) 15:5                      | The righteous person — one who does not put out money at interest — shall never be moved. Non-usury as a qualification for dwelling on Yahweh's holy mountain.   |
| Mishlei (Prov.) 28:8                     | The covenant reversal: wealth gathered through neshek and tarbit will go to him who is generous to the poor. Yahweh's economic gravity.  |
| Yechezkel (Ezek.)<br>18:8–9              | The just man who does not take usury — he shall surely live. Non-usury as a marker of covenant righteousness alongside rejection of idolatry and adultery.   |
| Yechezkel (Ezek.)<br>18:13               | The covenant death sentence on the usurer. The Talmud (Bava Metzia 61b) compares the usurer to a murderer.   |
| Yechezkel (Ezek.)<br>18:17               | The covenant blessing on the son who does not follow his father's usury — he shall surely live.  |
| Yechezkel (Ezek.)<br>18:21–23            | Yahweh's covenant mercy — even the usurer who genuinely repents stands before the same Yahweh who declared Himself compassionate. "Is it My desire that a wicked person shall die? It is rather that he shall turn back from his ways and live." |
| Yechezkel (Ezek.)<br>22:12               | The covenant prosecutor's indictment of Jerusalem: usury named alongside bribery and bloodshed as the sins bringing the Babylonian exile.  |
| Yechezkel (Ezek.)<br>7:19                | Financial instruments built on covenant violation cannot deliver when Yahweh's judgment arrives.   |
| Quran — Surah<br>Al-Baqarah<br>2:275–280 | The Quranic absolute prohibition on riba — sharing the same Semitic root as Hebrew tarbit. Three-tradition convergence.  |

Quran — Surah  
An-Nisa 4:161

The Quran testifying that usury was already forbidden to the community of Musa under Torah and that violating it brought divine judgment.

***"Is it My desire that a wicked person shall die? — says Yahweh Elohim.  
It is rather that he shall turn back from his ways and live."***

**Yechezkel (Ezekiel) 18:23**

Witness: Yahweh's own stated desire — not the death of the usurer, but that he turn from neshek and live. The judgment of the law establishes the gravity. The mercy of Yahweh through repentance establishes the covenant character. Both stand together.

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*Authority: The Tanakh — The Word of Yahweh Alone*

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