

# **Money, Debt and Scripture**

1. The story of the Rich Young man (Matt 19.16-26)
2. The Parable of the unjust steward (Luke 16)
3. The Parable of the Talents and Usury  
(Luke 19.11 -28; Matt. 25.14-30)
4. Debt Jubilee?
5. Religion and Money
6. Globalisation and the coming 666?

# 1. The rich young man (Matt 19.16-26)

The gospel story of the rich young man (Matt 19:16-26) has been chosen in order to demonstrate the importance of an approach that utilizes 'inner-biblical exegesis' – the approach is not a purely academic exercise, but of relevance to anyone that studies or exhorts from the gospels (or for that matter the Bible in general). The charge is sometimes heard that *too much* can be *read into* (eisegesis) a text, but the truth is that ancient readers and listeners were often far more astute and 'tuned in' than their modern counterparts. Biblical texts often carry specific 'clues' (markings) – these are *few, but significant words* that form the dominant pattern of an allusion. Richard L. Schultz observes; "Yet **the comparative material suggests that minimal marking generally is the practice in literature contemporary to the Old Testament and even later Jewish literature...**One is forced to draw one of two conclusions: either the readers or listeners are not expected to identify the verbal parallel or they are considered competent to recognize it **despite only minimal marking.**"<sup>1</sup> Benjamin D. Sommer notes that the key component is reader familiarity with the 'older text' - "Markers (usually borrowed vocabulary) point the reader to the older text, though only if the reader is familiar with them....In this formal category, the new text reuses vocabulary or imagery from the source...Probably the largest number of cases of what scholars have generally called 'inner-biblical exegesis' belongs to this category".<sup>2</sup>

If these markings are missed then the theme that underlies the narrative is missed and the narrative is therefore subjected to a faulty interpretation. The markers will be 'special' vocabulary, but they may not be in the same 'pattern' as the original, although the words and phrases might not be organically related to the original they point to an underlying theme or topos. However, as Schultz (1999:228,273) observes, a 'topos' is far more difficult to establish; "These passages illustrate the problem of trying to distinguish between quotation and topos. In quotation one is looking for the repetition of significant words and syntactical structures; with topos one simply seeks the repetition of various terms conceptually related to a theme or topic".

Biblical authors allude to older texts (allusion differs from echo by the absence of the need for reference) in order to argue a specific point. Sommer (1998:15) states; "In other words,

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<sup>1</sup> Richard L. Schultz, The Search for Quotation: Verbal Parallels in the Prophets, ( JSOTS:1999,331)

<sup>2</sup> Benjamin D. Sommer, A Prophet Reads Scripture: Allusion in Isaiah 40-66,(Stanford:1998),21

allusion consists not only in the echoing of an earlier text but in the utilization of the marked material for some rhetorical or strategic end.”

## The rich young man and the rich old man

A casual reader of Matthew 19 will encounter a number of seemingly unrelated narratives. The chapter begins with a question about divorce (vv.1-12), followed by the blessing of little children (vv.13-15) and the encounter with the rich young man (vv.16-30). However, once the ‘markers’ are identified the chapter’s cohesiveness will become apparent.

The emphasis in vv.16-30 is on the **wealth** of the young man – “he had great possessions” (κτῆματα πολλά) and this prevented him following Jesus, who comments to his disciples; “Assuredly, I say to you that it is hard for a **rich** (πλούσιος) man to enter the kingdom of heaven” (vv. 23). This astounded the disciples for if a man of such apparent moral integrity and wealth (a sign of God’s blessings?) struggled to enter the kingdom- what hope for them? It is at this juncture that the ‘marker’ points us in the right direction. The word **rich** is used **for the first time** in scripture to describe Abraham’s circumstances; “And Abram *was* very **rich** (πλούσιος) in cattle, and silver, and gold” (Gen 13:2 <sup>LXE</sup>).<sup>3</sup> Further investigation discovers other lexical connections with the Abrahamic narrative;

And , behold, one came and said unto him, Good **Master** (διδάσκαλε) , what good thing shall I do , that I may have eternal life ? (Matt 19:16 KJV)

And he said, **Master** (δέσποτα) *and* Lord, how shall I know that I shall inherit it? (Gen 15:8 LXE)

Even though the KJV and LXE translate the word in question as “master” different Greek words are employed, however, the passages are syntactically similar and both pose questions about gaining/possessing/inheriting something. When investigating shared concepts and themes Andrew Perry notes; “The spread of words and/or phrases from the source text involve the reader/hearer in taking the whole of the source context as the

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<sup>3</sup> With the NT it is easier to use the Greek of the LXX as a guide to correspondences rather than the Hebrew MT. The LXE is the English translation of the LXX.  
P. Wyns (Feb 2019)

background for the quoting narrative”.<sup>4</sup> Once the source text is identified (in this case the Abrahamic narrative) the markers become more readily identifiable:

But Jesus looked at *them* and said to them, “With men this is **impossible**, (ἀδύνατόν) but with God all things are possible” (Matt 19:26 NKJ).

Shall anything be **impossible** (ἀδυνατεῖ) with the Lord? At this time I will return to thee seasonably, and Sarrha shall have a son (Gen 18:14 LXE).

Sometimes the texts employ different words but convey the same sense;

Jesus said to him, “If you want to **be perfect**, (τέλειος) go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me.” (Matt 19:21 NKJ)

And Abram was ninety-nine years old, and the Lord appeared to Abram and said to him, I am thy God, be well-pleasing before me, and **be blameless** (ἄμεμπτος). (Gen 17:1 LXE)

Together with Matt 19:21, the **Modern Greek Bible** translates complete/perfect/whole from the Hebrew *tamiym* (ֹיָמִיִּם) of Gen 17:1 as *teleios* (τέλειος) instead of *amemptos* (ἄμεμπτος) used in the Greek Septuagint (LXX). First century readers and auditors would have recognised the connection with Abraham. Moreover, the injunction to “follow me” echoes the divine calling out of Abraham (Gen 12:1) and the “**treasure in heaven**” corresponds with God declaring “I *am* your shield, your **exceedingly great reward**”(Gen 15:1). Jesus’ advice to the rich young man draws on Yahweh’s assessment of Abraham’s faithfulness:

“But if you want to enter into life, **keep the commandments** (τήρησον τὰς ἐντολάς.)” (Matt 19:17 NKJ).

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<sup>4</sup> Andrew Perry, Quotes, Allusions and Echoes in The Christadelphian eJournal of Biblical Interpretation, (Willow publications, Annual 2007, 69-74), 72

Because Abraam thy father hearkened to my voice, and **kept** (ἐφύλαξεν) my injunctions, and **my commandments** (τὰς ἐντολάς), and my ordinances, and my statutes (Gen 26:5 LXE).

Although there are only a few verbal correspondences the theme for Matt 19:27, 29 also shares the topos of Abraham's calling:

Then Peter answered and said to Him, "See, we have left all and followed You. Therefore what shall we have?" (Matt 19:27 NKJ)

"And everyone who has left houses or brothers or sisters or father or mother or wife or children or lands, for My name's sake, shall receive a **hundredfold**,<sup>5</sup> and inherit eternal life" (Matt 19:29 NKJ).

Now the LORD had said to Abram: "Get out of your country, From your family And from your father's house, To a land that I will show you" (Gen 12:1 NKJ).

Based on what has already been observed the last verse is probably a reference to the right of primogeniture, with the **first** being Ishmael (Abraham's seed after the flesh) and the **last** being Isaac (Abraham's seed after the spirit):

"But many *who are* first will be last, and the last first" (Matt 19:30 NKJ).

As well as correspondences we should also be aware of deliberate contrasts such as the **sorrow** of the rich young man (Matt 19:22) and the **laughter** (and rejoicing cf. John 8:56) of Sarah/Abraham (Gen 21:6) and the **everlasting possession** promised to Abraham in Gen 17:8 and **eternal life** of Matt 19:16, contrasted with the **great possessions** of the rich young man.

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<sup>5</sup> There is probably a reference here to Isaac: "Then Isaac sowed in that land, and reaped in the same year a **hundredfold**; and the LORD **blessed him**" (Gen 26:12 NKJ).

## Interpretations

Inner-biblical exegesis has identified connections with the Abrahamic narrative and the story of the rich young man is obviously deliberately referenced against Abraham. This should influence the way the narrative is interpreted. Although riches form a key element in the narrative, the story is not *per se* a warning against the evils of materialism, for Abraham was extremely wealthy. The incident highlights the danger of a worldview prevalent in Judaism that understands entry into the kingdom as an act of human effort (works). Keeping the commandments (law) was of course critical but (here is the rub) **Abraham kept the law before it was even given**. The demands of Christian life seemed impossible to the disciples but (here is the rub) nothing is impossible with God because he is able to make the **barren bear fruit**. In fact he has given the means of redemption through the son promised to Abraham and therefore made the impossible, possible. This does not mean that works are unnecessary, for Abraham was willing to give up his prize possession (his son) because he believed that God would provide. However, Abraham's work was an act of faith not one of self assertion. He is justified by faith and he is "counted righteous" because **he believed that God is righteous**. Although he did not know how, his life experiences had taught him that God would keep covenant and therefore he believed that the promise through Isaac would (somehow) be honoured. Instead of Abraham giving up his prize possession, God sacrifices his beloved son. The purpose of the law was to emphasise the righteousness of God.....not the (non-existent) righteousness of man. In contrast with the rich old man, the rich young man was unwilling to give up his prize possessions and law keeping became therefore irrelevant. The rich young man failed to recognize that faith in the Messiah (who is the embodiment of the righteousness of God) was the only way to be justified. The conclusion of the story is to respond to the call of God/Jesus in faith (with rejoicing instead of sorrow), like Abraham, knowing that the reward held in store is disproportionate to the response – that it does not rely on human effort but on divine faithfulness which makes the impossible, possible.

## The cohesiveness of the chapter

Do the connections with Abraham extend beyond the story of the rich young man? This becomes more difficult to establish as lexical and syntactic markers virtually disappear – but thematic connections remain, however this becomes a question of reader perception which can be subjective. For example, the blessing of the "little children" (Abraham's seed) by Christ is probably meant to parallel the blessing of Abraham by Melchizedek. It also highlights that God keeps covenant and does the impossible – the evidence are the descendants of barren Abraham/Sarah being blessed by the Christ – who is the descendant

of Abraham *par excellence*. The “little children”<sup>6</sup> become then a metaphor for all disciples who approach Jesus with the faith of Abraham.

At first glance the question on divorce seems completely unrelated to the Abrahamic narrative but rather the settling of a disputed question between different rabbinical schools of thought.<sup>7</sup> The question was posed by the Pharisees as a “test” (vv.3) and raises suspicions that theological concerns were not the primary motivation. If we turn to the Abrahamic narrative we find that he “divorced” his maidservant Hagar at the behest of Sarah. This was done because Hagar encouraged her son to mock the legitimacy of the heir with the charge that he had been conceived in the tent of Abimelech (Gen 20:18-Gen 21:1). Obviously parallel questions existed around the legitimacy of Christ and rumours abounded about his unusual conception.

Relating the Abrahamic narrative to the question of divorce might seem far-fetched but not if the underlying question is one of adultery/legitimacy. This theory is lent support by John chapter 8 which also commences with a question about adultery (John 8:3-11) and Jewish emphasis on Abrahamic status (John 8:33,37) and the reply of Jesus which is based on the expulsion of Hagar and Ishmael (John 8:35). The true seed of Abraham has his legitimacy questioned and this is the subtext of divorce/adultery questions in the gospels that are directed at Christ.

## Conclusion

Scripture interprets itself and ancient readers/hearers of the word deserve more credit than their modern counterparts for recognising complex patterns, allusions and echoes that lie below the surface of the narratives. Good biblical exhortation can only be achieved if inner-biblical exegesis is practised. If exhortation is based on a superficial surface reading then it usually misses the point completely.

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<sup>6</sup> “Assuredly, I say to you, unless you are converted and become as little children, you will by no means enter the kingdom of heaven” (Matt 18:3 NKJ).

<sup>7</sup> The two rabbinic schools of Shammai and Hillel differed on the grounds for divorce. Shammai was much stricter than Hillel and permitted divorce only in the case of sexual immorality. Hillel permitted divorce for almost any reason (cf. the Mishnah, m. Gittin 9.10).

P. Wynn (Feb 2019)

## 2. The Parable of the unjust steward (Luke 16)

This article is written as a case study in how to interpret Scripture. Many of the commentaries fail to appreciate the “big picture” and offer *ad hoc* explanations which can be useful in understanding parts of the chapter but miss the main point altogether. Therefore this exercise is (hopefully) conducted as a useful guide on how to approach scripture. That is not to say that commentaries are not helpful but they must be used with discretion.

### The first step

The first step is (obviously) to read the chapter, preferably using different translations. Gain an overall impression, identify problem areas and draw up a rough structure. We may well use commentaries at a later stage but first we need to be familiar with the material.

#### Rough structure

A rough structure of the chapter might look something like this:

1. Parable of the rich man and the unjust steward **vv. 1-13**
2. Response of Pharisees **v.14**
3. Pronouncement on John the Baptist and the Kingdom **vv.15-17**
4. Pronouncement on adultery **v.18**
5. Parable of the rich man and Lazarus **vv.19-31**

This is a “rough” structure as points 3 and 4 still form part of the reply to the Pharisees, so we could have included 3 and 4 with 2:

1. Parable of the rich man and the unjust steward **vv. 1-13**
2. Response of Pharisees and reply by Jesus (John + adultery) **v.14-18**
3. Parable of the rich man and Lazarus **vv.19-31**

The points in the first schema have been deliberately deconstructed for the sake of clarity and seem to be a *non-sequitur* with regards to the parable of the unjust steward. The commentators might talk about such things as “form criticism” and “sources” etc but how likely is it that Luke just cobbled together different stories about John and adultery and placed them after the parable (or more pertinently between parables). Jesus’ “illogical” reply (concerning John and adultery) is framed by two parables about a “certain rich man”.

## Identifying difficulties

Leaving aside (for now) the parable of Lazarus and the rich man, the main difficulty in the first half of the chapter is vv. 8-11 which forms the conclusion of the parable concerning the unjust steward. We might ask who is speaking. Is it still a part of the parable or does the assessment of the steward’s character come from Jesus? Who is the lord “master” who gives the admiring (favourable) assessment? Is it the rich man (master) who employed the steward? It does not seem like Jesus would give the steward a favourable reference but neither does it seem like the rich man would do so. Why would the rich man “commend” the actions of a steward who he was going to fire and who obviously cooked the books. Looking at these verses in two different translations:

**KJV: Luke 16:8-13** <sup>8</sup> And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. <sup>9</sup> And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. <sup>10</sup> He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. <sup>11</sup> If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*? <sup>12</sup> And if ye have not been faithful in that which is another man's, who shall give you that which is your own? <sup>13</sup> No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

**NIV: Luke 16:8-13** <sup>8</sup> "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. <sup>9</sup> I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. <sup>10</sup> "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. <sup>11</sup> So if you have not been trustworthy in handling P. Wyns (Feb 2019)

worldly wealth, who will trust you with true riches? <sup>12</sup> And if you have not been trustworthy with someone else's property, who will give you property of your own? <sup>13</sup>"No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

It seems that vv.10-13 is the conclusion (words) of Jesus and vv.8-9 is the conclusion of the "rich man" (master) who employed the steward. Turning to the commentators Adewale<sup>8</sup> has a unique suggestion. It is assumed that the steward is a crook but Adewale suggests that the accusation is *false* so the steward devises a scheme to salvage his master's honour and at the same time secure his own future! That is why the master "commends him" because by handing out "debt relief" he ensures that the debtors will not renege on their further obligations and the "master" saves face<sup>9</sup> as it were, while the falsely accused steward is also looked after. However, this ingenious solution does not stand scrutiny because as Jesus clearly points out "if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" Another commentator points out that the "debt relief" although significant would hardly ensure the stewards future in perpetuity besides which who would want to employ a known felon? The people he has forgiven are hardly going to pay him a wage (forever) and put him in a position of responsibility. Other commentators such as Schellenberg state that if the parable is seen as a single level of discourse, then verses 8b to 13 are indeed not appropriate and therefore propose that this section is a "Lukan redaction" and not part of the original parable as conveyed by Jesus. None of these solutions is satisfactory.

All the above solutions fail to recognize that Jesus often employed hyperbole and cognitive dissonance in parables in order to make the hearers **think**. The reaction of the audience would be the same as ours. What? Impossible, the rich man would not condone such actions the steward acted out of self interest. He may have been clever but he was untrustworthy. That is the reaction that Jesus wanted! Elsewhere, Jesus tells his disciples to be as wise as serpents, and harmless as doves (Matt 10.16). That does not mean that he wants them to be as unscrupulous or as self-interested as the unjust steward but that he wants them to possess the same acumen and drive when seeking their "eternal habitations". Furthermore, the "eternal habitation" of the unjust steward is the same as the rich man of the next parable (not necessarily the same rich man as in the first parable), his habitation is (not literally) in "hell being in torments" (v.23). So the parable ends on a deliberately discordant note in order to challenge the listeners and evoke an outraged sense of natural justice. Rubbish! The rich man would not "commend" such actions. What non

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<sup>8</sup> Olubiyi Adeniyi Adewale, *An Understanding of the Parable of the Shrewd Manager*, (Luke 16: 1-13)IOSR Journal Of Humanities And Social Science (IOSR-JHSS)Volume 16, Issue 6 (Nov.-Dec. 2013),pp. 125-130 <http://www.iosrjournals.org/iosr-jhss/papers/Vol16-issue6/T0166125130.pdf>

<sup>9</sup> The accusation against the steward was indirectly targeted at the master i.e., the master was defrauding the debtors?

sense. The steward was clever but crooked....he should have gotten his come-uppance and been punished. In reacting in such a way the Pharisees **condemned themselves**;

And the Pharisees also, who were covetous, heard all these things: and they derided him. (Luke 16.14)

The parable was predominantly aimed at the religious leaders, the Pharisees and Sadducees who were God's stewards. The next section makes this abundantly clear and throws the entire parable into a new light. Ostensibly the parable is about managing wealth....but it is much more than that.....it is about coveting power and standing and all the accoutrements that come with it (including wealth).

Why does Jesus pronounce on John the Baptist followed by adultery at this particular point? What relevance does it have to the above parable? Those are the questions that exegetes should be asking.

## Discounting God's righteousness

The answer is both satisfying and profound. **John the Baptist had been put to death for denouncing the adultery of Herod.** On the other hand, the high priest (a Sadducee) was appointed by Herod and the sect of the Pharisees took pride in the fact that Herod (an Edomite) had converted to Judaism.<sup>10</sup> **Neither the Pharisees nor the Sadducees denounced the sins of the Herod dynasty.** They would not (and did not) hesitate to condemn such behaviour in "ordinary" people but they let Herod literally "get away" with murder and adultery. They were quite happy to write off Herod's debt in order to keep their jobs. Like the unjust steward they discounted God's righteousness in order to fulfil their own selfish needs. We can imagine....how many murders....two for the price of one? That's OK friend. Herod was a paranoid psychopath who murdered his wife and children (and John) and committed adultery. Augustus remarked that it was better to be Herod's pig than his son. And what did the Pharisees and Sadducees do? They wrote off his debt like the unjust steward in the mistaken belief that this made their "eternal habitation" secure. Not so, as Jesus will demonstrate with his next parable. If they were "friends" of mammon they could not be "friends" of God (like Abraham) and so they would be denied the "eternal habitation" of Abraham. Coincidentally (sic) Abraham had sent his faithful gentile steward Eliezer<sup>11</sup> (the Hebrew form of the name Lazarus) to find a bride for his son in order to perpetuate the covenant through his promised son Isaac.

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<sup>10</sup> **Matthew 23:15** Woe unto you, scribes and Pharisees, hypocrites! for ye compass sea and land to make one proselyte (convert), and when he is made, ye make him twofold more the child of hell than yourselves.

<sup>11</sup> Although his name is not spelled out in the Bible, but he is only described there as "the servant of Abraham" (Genesis 24:34 ff), Jewish tradition has that this man, who found Rebecca and facilitated her marriage with Isaac, bore the name Eliezer and that he came from Damascus probably based on Gen 15.3 where he is named.

## Inter-textual connections

The condemnation of the priests and the **Edomite** Herod dynasty was not simply “plucked out of the air” by Jesus as it had been anticipated **in the prophetic writings of Malachi**.<sup>12</sup> The book of Malachi was not written in the Ezra/Nehemiah period (as the commentaries suggest)<sup>13</sup> it was written about the same time that the father of Herod the Great appeared on the scene. It was therefore written when the Hasmonean dynasty was coming to an end and the priesthood had become corrupted by Idumean influences. The prophecy begins with the words “Edom (i.e., the Herod dynasty) have I hated”....it frequently condemns adultery...it speaks of the coming messenger of the covenant.....and anticipates the coming of Elijah (John the Baptist). It was then a prophetic work directly targeted at Herod (and his dynasty), the Pharisees and the Sadducees of the first century! They were robbing God! (You made the temple a den of thieves) and condoning the (cunning as a fox) Herod in his pursuit of adultery and murder etc. And the Jewish leaders “forgave” the debt...*the unjust steward in action!*

## The rich man and Lazarus

Jesus immediately “ups the ante” by telling another parable about a rich man. It would be wrong to assume that this is the same “rich man” as in the previous parable. Lazarus is poor and seemingly also diseased (leprous) he is begging at the rich man’s gate feeding on scraps like a dog! This is interesting because lying at the gate and the mention of dogs suggest that Lazarus was an unclean gentile! Devout gentiles seeking some degree of religious affiliation with Israel were actually known as “proselytes of the gate” (John.12.20) and gentiles were often likened to dogs (by Jesus himself! cf. Matt 15.25-28). So, here then is (from a Jewish perspective) the lowest of the low – a poor, diseased gentile and he ends up in Abraham’s bosom! He is accorded the same dignity as the disciple John who lay on Jesus’ bosom; he is hid in the “bosom” of God like Moses in the cleft of the rock when he saw the grace of God pass by; in the same “bosom” where the leprously of Miriam was cured! The position of Lazarus (God helps) in the “after life” is completely overturned, so much so that the rich man now appeals to Abraham for Lazarus to act as his intercessor (send Lazarus with water....send Lazarus to my brothers)!

Who then is the rich man? The rich man of the previous parable was God....who is rich in mercy and grace. The rich man in this parable, with his beautiful robes and sumptuous fare was the high priest. He lived in his own palace just outside the temple. The high priest had a *representative role before God* – he embodied the Jewish people **and their exclusivity** – jealously “guarding the gate” of access to God and throwing the odd crumb to the gentiles (dogs). Jesus is effectively saying that the gentiles will end up in the “bosom” of Abraham

<sup>12</sup> See the comparison table at the end of this article.

<sup>13</sup> On this see: <http://www.biblaridion.info/Digressions/malachi.pdf>

the “friend of God” while the Jews will lose their privileged position because they are the “friend of mammon”. Harry Whittaker observes; “There is good reason to believe that, just as Jesus modelled his parable of the pounds (Luke 19.11-27) on the experience of *both Archelaus and Antipas, the sons of Herod the Great*, so here he built the present parable round Caiaphas the high priest whose five brothers-in-law, the sons of Annas, all held the high priestly office at one time or another.”<sup>14</sup> “Clothed in purple and fine linen” was a phrase apt enough to describe this family of place seekers. In the conclusion of the parable Jesus surely exposed also the absurdity of their Sadducee belief. In effect, he said: These men are so determined not to believe in life after death that even the resurrection of one known to them will make no impression on their prejudice. So there was no appearance of the risen Jesus to *them*.<sup>15</sup>

## The question of the “after-life”

The discourse presented by Jesus is so obviously a parable that it is patently absurd to extract any doctrine concerning “the after-life” from it. These are the sort of pictures painted by first century Judaism *in many of their writings* and obviously not meant to be taken literally.<sup>16</sup> The picture is used by Jesus as a *teaching tool* – it suited his penchant for

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<sup>14</sup> Welch (p.81) notes that the unforgiving servant in the parable of Matt 18.21-35 owed 10,000 talents (v.24). He observes that; “10000 talents was exactly equal to the value of the total temple treasury as stated by Josephus thus the unforgiving servant may in fact represent the king or the temple high priest into whose hands god had entrusted the keeping of that huge amount of sacred wealth”. Welch, John W . (1996) “Herod's Wealth,” BYU Studies Quarterly: Vol. 36: Iss. 3 , Article 5. <https://scholarsarchive.byu.edu/byusq/vol36/iss3/5>

<sup>15</sup> H.A. Whittaker, *Studies in the Gospels*, (Biblia, 1988)@  
<http://www.christadelphianbooks.org/haw/sitg/sitgb43.html>

<sup>16</sup> H.A. Whittaker gives an example from Josephus in which Josephus describes the “after-life” in similar terms to the scene described in the Lazarus parable (even mentioning the bosom of Abraham), **however, this is incorrect**. The passage he quotes can be found in William Whiston in “Dissertation 6”, part **of the appendix to his Josephus** translation, printed the text of this “Discourse” in Greek and maintained that the piece was by Josephus, “preached or written when he was bishop of Jerusalem”. However, although generally still reprinted in editions of Whiston's Josephus, later scholars have realized that this attribution is incorrect. This brief discourse, at least in its original form, is now attributed to the church father Hippolytus (170 – 235 AD). The attribution to Josephus, recorded by Photius in his *Bibliotheca*, did not stand unchallenged even in antiquity, and the “Discourse” was also ascribed to Caius, Presbyter of Rome, Justin Martyr, and Irenaeus. We now know that a work by Hippolytus published in Vol. 5 of the Ante-Nicene Fathers under the title “Against Plato, on the Cause of the Universe” is essentially the same work as the “Discourse” attributed to Josephus. This Hippolytus work is in fact a fragment from a longer treatise entitled “Against the Greeks.” [Wikipedia contributors. (2018, April 4). Discourse to the Greeks concerning Hades. In Wikipedia, The Free Encyclopedia. Retrieved 09:42, September 24, 2018, from (see there for footnotes)]. So, this particular passage incorrectly attributed to Josephus by Whiston (and HAW) has nothing to tell us about early Judaism. Judaism *did borrow* concepts from Hellenism (immortality) and Persia (reincarnation) and continued to develop other ideas but the OT and NT and the early first century church only taught the bodily resurrection and the establishment of God's kingdom on earth. Resurrection is implied in the story of Genesis 22, informs the conclusions of Job's theological speculations, is upheld by Daniel and is typologically and allegorically used by the prophets. For a survey of current trends in scholarship regarding the after-life see: C.D. Elledge, *Future Resurrection of the Dead in Early Judaism: Social Dynamics, Contested Evidence*, *Currents in Biblical Research* 9(3) 394–421. Elledge states that the most recent methodological advances arise from sociological studies, which attempt to contextualize resurrection within the social dynamics of the religious movements that advanced this hope. In other words (simplifying the hypotheses) belief in the resurrection, or immortal soul or reincarnation (and there are forms P. Wyls (Feb 2019)

hyperbole perfectly. For example, it says; “And in hell he (the rich man) lift up his eyes, being in torments, and seeth Abraham afar off, and Lazarus in his bosom” (v.23). The phrase “afar off” is a key phrase<sup>17</sup> used to describe the place of sacrifice in **Genesis 22** (and to structure Ps 22 but that is another story<sup>18</sup>), where the place is called “Yahweh-Yireh” (Gen 22.22) or, *Yah will be seen* (cf. Abraham saw my day; John 8.56). In other words, Abraham had the faith to see the messiah “afar off” (in the future), however, the rich man sees Lazarus “afar off” (in the future) residing in the comfort of Abraham’s bosom. This demonstrates that the rich man did not have the faith of Abraham to see the messianic implications of Isaac’s sacrifice instead the rich man regards with despair as the gentiles are blessed (as promised to Abraham) “afar off”.

The temple would however *literally disappear in flames* as would the Jewish state. The priesthood would also disappear. In contrast the gospel preached to Abraham would now be preached to gentiles, who would share in the promises made to Abraham. Unfaithful Jews, who do not believe in the resurrection (like the Sadducee priests) are indeed *literally separated by a “great gulf”* (death) from the faith of Abraham (Abraham believed that Isaac would be restored from death because he was the child of promise cf. Gen 22.5). The Sadducees rejected the messiah because they rejected faith in the resurrection. As such they condemned themselves to the “everlasting habitation” of death. If they did not hear Abraham or Moses or the prophets...why would they listen to Jesus? They (the five brothers) certainly did not listen to one returned from the dead (Lazarus) and therefore the resurrected Jesus did not show himself to the Sadducees.

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of Judaism with aspects/mixtures of these different beliefs) *developed* as a response to social/political pressures. So, for example a belief in immortality or going to paradise would aid those who (for example) fought the Romans. Think here in "modern" terms such as Jihadists that are promised paradise if they commit suicide in the name of Allah in the cause of establishing the Caliphate. However, (as we have already noted), the resurrection was an **early OT teaching** and that teaching was believed passionately by the early church (and as Paul affirms by the Pharisees **but not by the Sadducees**), so whatever later “developments” occurred in Judaism, they are corruptions of earlier Biblical doctrines.

<sup>17</sup> **Genesis 22:4** Then on the third day Abraham lifted up his eyes, and saw the place afar off

<sup>18</sup> See, P. Wyns, Psalm 22, *CEJBI*, Vol. 10, No.2, Apr 2016@ <http://www.biblaridion.info/resources/Ps22.pdf> and P. Wyns, *Sabachthani: the suffering servant and the akedha* @ <http://www.biblaridion.info/Anthology/Sabachthani.pdf> as well as the spreadsheet @ <http://www.biblaridion.info/Anthology/Sabek.xlsm>

## The question of the relationship to John's Lazarus

In the fourth Gospel we have the resurrection of Lazarus and the response of Caiaphas (the high priest);

**John 11:47-53** <sup>47</sup> Then gathered the chief priests and the Pharisees a council, and said, What do we? for this man doeth many miracles. <sup>48</sup> If we let him thus alone, all *men* will believe on him: and the Romans shall come and take away both our place and nation. <sup>49</sup> And one of them, *named* Caiaphas, being the high priest that same year, said unto them, Ye know nothing at all, <sup>50</sup> Nor consider that it is expedient for us, that one man should die for the people, and that the whole nation perish not. <sup>51</sup> And this spake he not of himself: but being high priest that year, he prophesied that Jesus should die for that nation; <sup>52</sup> And not for that nation only, but that also he should gather together in one the children of God that were scattered abroad. <sup>53</sup> Then from that day forth they took counsel together for to put him to death.

This the ultimate result of “discounting God’s righteousness” in order to maintain “eternal habitations” (our place and our nation). The high priest (unjust steward) was willing (as a matter of expediency) to commit murder and to “write of the debt” of all the participants in this nefarious act. Whether it was Herod, the Romans, the false witnesses.....no debt owed to God....all is forgiven as long as we can secure our standing. The end justifies the means. There can be little doubt that some sort of connection exists between the parable and the resurrection miracle –both men are named Lazarus, both are sick, both die. There are of course differences but it seems too coincidental for Jesus to tell a parable (directed at the rulers) and then raise Lazarus (as a lesson to the rulers). The Jewish elite obviously thought that the resurrection of Lazarus was some sort of sleight of hand – as Jesus predicted “they would not believe though one came back from the dead”. The priestly (Sadducee) worldview was that resurrection was impossible, *ipso facto*, it could not have happened.

On the question of the relationship between the Gospel of John and Luke I recommend reading Anderson (the problem is too complex to discuss here) where he looks at John’s influence upon Luke (*Formative, Orderly and Theological*) in which (as one of many contact points) he says; “....Mary and Martha are mentioned as sisters and are presented as having similar roles (John 11.1;12.1-3; Luke 10.38-42), a man Lazarus is presented in both John and Luke and in both cases is associated with death and the testimony of after-death experiences (John 11.1-12.17; Luke 16.19-31)....”<sup>19</sup> He concludes, “Both in matters of inclusion and exclusion, John’s material appears to have played a formative role in the development of Luke’s Gospel, and that influence seems to have taken place during the oral stages of the Johannine tradition”<sup>20</sup>

It is (in my view) very probable that Luke “interviewed” Mary for his account of the conception and as she was probably living at Ephesus *with John* (and his followers) that is where the “oral tradition” may have originated.

<sup>19</sup> Paul N. Anderson, *The Fourth Gospel and the quest for Jesus*, (T&T Clark, Continuum, 2007), 113

<sup>20</sup> *Ibid*, 114

P. Wyns (Feb 2019)

| Malachi                                                                                                                                                                                                  | New Testament                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>2.7</b> he <i>is</i> the messenger of the LORD of hosts                                                                                                                                               | <b>Lk 7.27</b> This is <i>he</i> , of whom it is written, Behold, I send my messenger                                                                                             |
| <b>3.1</b> he shall prepare the way before me                                                                                                                                                            | <b>Lk 3.5</b> the rough ways <i>shall be</i> made smooth                                                                                                                          |
| <b>4.5</b> Behold, I will send you Elijah the prophet before the coming of the great and dreadful day of the LORD                                                                                        | <b>Matt 11.13-14</b> And if ye will receive <i>it</i> , this is Elijah which was for to come                                                                                      |
| <b>3.1</b> he shall prepare the way before me                                                                                                                                                            | <b>Lk 1.17</b> He will also go before Him in the spirit and power of Elijah                                                                                                       |
| <b>4.6</b> And he shall turn the heart of the fathers to the children                                                                                                                                    | <b>Lk 1.17</b> to turn the hearts of the fathers to the children                                                                                                                  |
| <b>4.2</b> But for you who revere my name the sun of righteousness shall rise                                                                                                                            | <b>Lk 1.78</b> By the tender mercy of our God, the dawn from on high will break upon us                                                                                           |
| <b>2.7-8</b> For the lips of a priest should guard knowledge, and people should seek instruction from his mouth, for he is the messenger of the Lord                                                     | <b>Lk 1.77</b> To give knowledge of salvation unto his people by the remission of their sins (the Baptist was a Levitical priest)                                                 |
| <b>2.5</b> My covenant was with him of life and peace                                                                                                                                                    | <b>Lk 1.79</b> to guide our feet into the way of peace                                                                                                                            |
| <b>4.6</b> and the heart of the children to their fathers                                                                                                                                                | <b>Matt 3.9</b> And think not to say within yourselves, We have Abraham to <i>our</i> father                                                                                      |
| <b>4.1</b> shall be stubble: and the day that cometh shall burn them up                                                                                                                                  | <b>Matt 3.12</b> but he will burn up the chaff with unquenchable fire                                                                                                             |
| <b>4.1</b> that it shall leave them neither root nor branch                                                                                                                                              | <b>Matt 3.10</b> axe is laid unto the root of the trees                                                                                                                           |
| <b>1.6</b> If I <i>be</i> a master, where <i>is</i> my fear? saith the LORD of hosts unto you, O priests, that despise my name.                                                                          | <b>Matt 3.7</b> many of the Pharisees and Sadducees (priests) come to his baptism, he said unto them, O generation of vipers, who hath warned you to flee from the wrath to come? |
| <b>2.16</b> for <i>one</i> covereth violence with his garment                                                                                                                                            | <b>Matt 11.12</b> And from the days of John the Baptist until now the kingdom of heaven suffereth violence                                                                        |
| <b>1.3</b> And I hated Esau                                                                                                                                                                              | Herod the Edomite                                                                                                                                                                 |
| <b>1.4</b> Edom saith, We are impoverished, but we will return and build the desolate places                                                                                                             | <b>John 2.20</b> Herod rebuilds the temple                                                                                                                                        |
| <b>3.1</b> the Lord, whom ye seek, shall suddenly come to his temple                                                                                                                                     | <b>John 2.13-21</b> Jesus cleanses the temple                                                                                                                                     |
| <b>3.8</b> Will a man rob God?                                                                                                                                                                           | <b>John 2.16</b> My Father's house an house of merchandise                                                                                                                        |
| <b>2.16</b> ...the God of Israel, saith that he hateth putting away. <b>3.5</b> a swift witness... against the adulterers<br><b>2.10</b> .... why do we deal treacherously every man against his brother | <b>Mk 6.18</b> For John had said unto Herod, It is not lawful for thee to have thy brother's wife.                                                                                |
| <b>2.14</b> the wife of thy youth, against whom thou hast dealt treacherously                                                                                                                            | Herod executed his wife the beautiful Hasmonean princess Mariamme (died 29 BCE) and her family                                                                                    |
| <b>1.4</b> They (Edom) shall build, but I will throw down                                                                                                                                                | <b>Matt 24.2</b> Herod's temple destroyed                                                                                                                                         |
| <b>3.2</b> But who can endure the day of his coming, and who can stand when he appears?                                                                                                                  | <b>Rev 6.17</b> ...for the great day of their wrath has come, and who is able to stand?                                                                                           |

### 3. The Parable of the Talents and Usury (Luke 19:11 -28; Matt. 25:14-30)

The parable of the talents is often used to support an argument for profit through interest;

<sup>24</sup> "Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. <sup>25</sup> 'And I was afraid, and went and hid your talent in the ground. Look, *there* you have *what is yours*.' <sup>26</sup> "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. <sup>27</sup> 'So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. **(Matthew 25:24-27 NKJ)**

There are some who see the parable as an argument pro interest<sup>21</sup> and others read it as a parable against profiteering through interest. Commentators are divided as to the significance of the master's advice. Lightfoot, for example, wants to avoid seeing this advice as supporting usury: The lord did not deliver the talents to his servants with that intent, that they should receive the increase and profit of them by usury; but that, by merchandise and some honest way of trade, they should increase them. He only returns this answer to the slothful servant, as fitted to what he had alleged; 'You take me for a covetous, griping, and sordid man: why did you not make use of a manner of gain agreeable to these qualities, namely, interest or usury (since you would not apply yourself to any honest traffic), that you might have returned me some increase of my money, rather than nothing at all?' So that our Lord, in these words, doth not so much approve of usury, as upbraid the folly and sloth of his servant.<sup>22</sup> Against this, Hendriksen concludes that Jesus "is not opposed to responsible capitalism. Profit promotes employment and makes possible helping those in need, etc."<sup>23</sup>

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<sup>21</sup> Chad Brand, Usury in Scripture, Institute for Faith, Work & Economics, 2015  
<https://tifwe.org/wp-content/uploads/2015/03/Usury-Brand.pdf>

<sup>22</sup> John Lightfoot, A Commentary on the New Testament from the Talmud and Hebraica: Matthew - 1Corinthians Vol. 2 (Matthew - Mark). (Grand Rapids: Baker Book House, 1859), 324. See also Carson, "Matthew", 517: "It is wrong to assume that Jesus is here either supporting or setting aside the OT law [prohibiting charging interest]. The question does not arise, for Jesus' parables are so flexible that he sometimes uses examples of evil to make a point about good (e.g., Luke 16:1-9; 18:1-8)."

<sup>23</sup> Hendriksen, Matthew, 883. See also Bruner, Matthew, 2:905: "Entrepreneurial business comes out well in the Parable of Talents."

P. Wynn (Feb 2019)

## Is the parable pro-or-anti usury?

Asking whether the parable is pro-or-anti usury is probably the wrong question. It is always useful to place scripture in its historical context. Harry Whittaker observes the following; "The main features of both parables are very clearly based on familiar and comparatively recent Jewish history. Herod the Great, and Archelaus and Herod Antipas, his sons and successors, all made special journeys to Rome to solicit confirmation of their authority over the Jews; the last-named was to make a second journey for the same purpose. The details fit the story of Archelaus especially, for he did specifically entrust his business affairs to certain of his servants; and the Jews, detesting the idea of having him as their king (for at his first Passover he had already had 3000 of their fellows massacred; Jos; BJ.2.1.3), sent a deputation of fifty citizens to Rome to protest to Caesar about him; but Archelaus was given jurisdiction over Judaea (as ethnarch, not as king), and on his return to Jerusalem he did honour his favourites by assigning them to be governors of certain cities".<sup>24</sup>

The ratio of the talents was 1:2:5 - Welch observes; "In addition the ratio of 1:2:5 might have reminded some of Jesus' listeners of the disposition of income streams under Herod's estate among three of his sons Philip (100 talents) Antipas (200 talents) and Archelaus (400 or 600 talents)".<sup>25</sup>

So, the parable has a historical background but Jesus was no Archelaus and God is not the Roman Emperor. Furthermore the following phrase is simply untrue; *"I reap where I have not sown, and gather where I have not scattered seed"*. The parable is therefore deliberately absurd. In so many words the parable is saying:

**You think I am a hard man?**

**That I ask for interest (usury) for doing nothing? (reap without sowing)**

**In that case why did you not bank it? (and get money for doing nothing?)**

The parable is clearly one that disapproves of usury – getting money for doing nothing. However, the reference is not to banking but to exchanging money. All the modern translations have bankers but the KJV has **exchangers** and the YLT has **money-lenders** – the Greek is τραπεζιτης (trapezites);

<sup>24</sup> <http://www.christadelphianbooks.org/haw/sitg/sitgb58.html>

<sup>25</sup> Welch, John W . (1996) "Herod' s Wealth," BYU Studies Quarterly: Vol. 36: Iss. 3, Article 5. Available at: <https://scholarsarchive.byu.edu/byusq/vol36/iss3/5>

Thou oughtest therefore to have put my money to the exchangers (τραπεζίτης), and *then* at my coming I should have received mine own with usury (Matt 25.27).

The Greek for **money-lenders** τραπεζίτης (*trapezites*) comes from the very similar word for **tables** τράπεζα (*trapeze*) the same word is used in Matthew 21.12, Mark 11.15 and John 2.15 for **the tables of the money-lenders that Jesus overturned in the temple**.

Stan Duncan notes; "The word, "table" trapezes, had just two usages, one was for reclined eating and the other was for conducting financial transactions. It functioned like a loan office where people invested and borrowed money, and was sometimes translated simply as "Bank" (cf. Luke 19:23). The second thing is that in Isaiah 65:11 God condemns those tables. He says that people who forget God and God's holy mountain are like those who set up "tables" to "Gad," the name for the God of wealth".<sup>26</sup>

The "money-lenders" in the Temple were part of an extortion racket set up by Herod and the priests that preyed on the poor. This was not "interest" on commercial lending or "trade" it was pure exploitation; "money for nothing" mainly of the poor who had to pay in order to exchange Roman coinage for Temple coins, pay exorbitant prices to buy a sacrifice, pay again to have the sacrifice inspected (and pay again if it failed specification). This was usury (exploiting the poor) which was forbidden and it made a mockery of sacrifice by turning it into a commercial enterprise.

However, Jesus was not disapproving of tax collectors (if they dealt honestly) and it seems he was not disapproving of bankers either if they were honest businessmen. Whittaker notes the following; 'One of the few sayings of Jesus preserved outside of the pages of the NT is this; "Shew yourselves tried bankers"' (cp. 1 Tim 6.20).<sup>27</sup> Although this is an apocryphal saying most commentators believe that it comes from Jesus. The saying circulated in early Christianity and if it does not represent the *ipsissima verba* it certainly represents the *Ipissima vox* of Jesus. Schmidt clarifies as follows; "be ye trustworthy money-changers, or, proved bankers (τραπεζῖται δόκιμοι [trapezhitai dokimoi]); i.e., expert in distinguishing the genuine coin from the counterfeit. Quoted by Clement of Alexandria (several times), Origen (in Joann, xix.), Eusebuis, Epiphanius, Cyril of Alexandria, and many

<sup>26</sup> Stan Duncan, Jesus and the International Currency Exchange Traders in the Temple, (The Blog, 2015). The article by Duncan is included in chapter 18; "The Lament for Babylon". See there for a description of the corruption of the Temple. <http://www.biblaridion.info/html/ch18.html#toolbar> (Duncan article commences page 394).

<sup>27</sup> Harry A. Whittaker, Studies in the Gospels, (Biblia), 544. According to Hastings Bible Dictionary in comes from Clem. Alex. Strom. i. 28. Clement of Alexandria lived c. 150 – c. 215. P. Wynn (Feb 2019)

others. Compare 1 Thess. 5.21: "Prove all things, hold fast the good," and the parable of the talents Matt.25:27. Delitzsch, who with many others regards this maxim as genuine, gives it the meaning: exchange the less valuable for the more valuable, esteem sacred coin higher than common coin, and highest of all the one precious pearl of the gospel. (Ein Tag in Carpernaum, p. 136.) Renan likewise adopts it as historical, but explains it in an Ebonite and monastic sense as an advice of voluntary poverty, "Be ye good bankers (*soye de bons banquiers*), that is to say: make good investments for the kingdom of God, by giving your goods to the poor, according to the ancient proverb (Prov.19:17): 'He that hath pity on the poor, lendeth to the Lord' "(Vie de Jésus, ch. XI.p.180, 5th Par. ed.).<sup>28</sup>

In the OT no usury was allowed to be made either in kind or money when lending to a fellow Jew but interest was allowed when dealing with foreigners (Exod 22.24, Lev 25.36-37, Deut 23.20-21, Ezek 18.17, Ps 15.5). It seems that the use of money for commercial or international ventures, (with foreigners) and the security of a reasonable rate of interest was a different matter from the requirement of aiding one's destitute brother.

North states; "The translators of the King James Version of the Bible (1611) translated the Greek word *toku* as usury. But it doesn't mean usury in the Greek: It means interest. This is how modern translations translate it. There is a difference between usury and interest. How did the King James scholars make such an error? Because they assumed that the concept of interest in the Bible always means usury. The Hebrew word usury was a term of criticism. Usury referred only to interest taken from a poor fellow believer, in other words, interest secured from a *charitable* loan. Such usury is prohibited by Biblical law. But interest as such isn't prohibited".<sup>29</sup> The taking of usury was then a warning against exploitation – making money from charitable loans:

"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". (Exod 22.25)

Even better still would be to gift the money to the poor (cf. Prov 19.17) rather than lend it as an interest free loan; "He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor" (Prov 28.8).

<sup>28</sup> Note 4 page 82 Muhammad Wolfgang G. A. Schmidt, from „And on this Rock I Will Build My Church“. A New Edition of Philip Schaff's „History of the Christian Church“: From the Beginnings to the Ante-Nicene Fathers (disserta Verlag, 2017)

<sup>29</sup> Gary North, Honest Money, (Dominion Press & Thomas Nelson Inc., 1986), 70  
P. Wyns (Feb 2019)

It is quite natural for someone to charge rent for the use of a room in their house or to ask for a percentage of a crop as payment for using a field in the same manner the use of money has a cost (interest) and if someone wanted to loan money to build a trading ship it would be quite normal to ask interest until the loan was repaid (the profitable cargo arrived) and to demand the ship as collateral for non payment. The charge of interest is because the money cannot be spent on other things (like the room in the house or the field cannot be used by the owner who therefore demands a payment) and the interest “rate” reflects the “risk” of the venture. This is not immoral but normal commercial practice agreed usually on a contractual basis. It is not the same as giving a beggar a shekel to buy bread and demanding that he pay you two shekels tomorrow. That is immoral and it is known as usury – a good modern example would be “pay day” loans or “loan sharks”.

The prohibition on taking interest was inherited by the post-Nicene Catholic Church and endured until the late middle ages. The religion of Islam also prohibited interest on loans. It was the interpretation that interest could be charged to non-Israelites that would be used in the 14th century for Jews living within Christian societies in Europe to justify lending money for profit. As this conveniently side stepped the rules against usury in both Judaism and Christianity and Islam as the Jews could lend to the Christians and Muslims as they are not Israelites and the Christians were not involved in the lending but were still free to take the loans.<sup>30</sup>

When no interest is charged on commercial loans this can lead to mal-investment and deflation and eventually the complete distortion and collapse of the economy because it leads to unsustainable debt.<sup>31</sup> North makes a very interesting observation about taking someone’s “cloak” as collateral for a loan when he draws a parallel with “factional reserve banking”.<sup>32</sup>

If thou at all take thy neighbour's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down: For that *is* his covering only, it *is* his raiment for his skin: wherein shall he sleep? and it shall come to pass, when he crieth unto me, that I will hear; for I *am* gracious.(Exod 22.26-27)

This seems a rather clumsy way of obtaining collateral as it is of no use to one making the loan (who must give it back every night) and it is humiliating for the borrower (who must turn up every night to ask for his cloak to sleep in). It would be far easier to just operate on

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<sup>30</sup> <https://www.jewishvirtuallibrary.org/banking-and-bankers>

<sup>31</sup> See Schiff’s recent talk on zero interest rates: <https://youtu.be/8dLQCEGYF4Q>

<sup>32</sup> Ibid, p.81

P. Wyns (Feb 2019)

trust and not ask for collateral but as North points out.....what is stopping the poor borrower taking out multiple loans from different people? The fact that he must deposit his collateral every morning and collect it every night not only gives him incentive to pay the loan back quickly it also makes sure that he cannot take out multiple loans (from different people). Just as taking out multiple loans is immoral (because the borrower has no intention of paying them all back) so also banks that lend money and create liabilities when they only hold a fraction of the assets to cover them. They are like someone who raises multiple loans on the basis of one cloak. If all the depositors demand their money (a bank run) the bank collapses. Creating money out of thin-air (fractional reserve fiat) is not honest banking – it is possible to be a “trustworthy” banker (only not in the current economic system).

## 4. Debt Jubilee?

The biblical regulations concerning the Jubilee year form part of the Holiness code (Leviticus 25). The text of the Book of Leviticus argues that the Jubilee existed because the land was the possession of Yahweh, and its current occupiers were merely aliens or tenants, and therefore the land should not be sold forever. Midrashic sources argue that the Jubilee was created to preserve the original division of land between the Israelite tribes, as evidenced by the rabbinical tradition that the Jubilee should not be imposed until the Israelites were in control of Canaan. Leviticus also states that the Israelites were the servants of Yahweh, which classical rabbis took as justification for the manumission of Israelite slaves at the Jubilee, using the argument that no man should have two masters, and thus, as the servants of Yahweh, the Israelites should not also be the servants of men.<sup>33</sup> There are movements that call for debt cancellation based on the Bible<sup>34</sup> or that attempt to derive socialist (land redistribution etc) or capitalist arguments from these texts. However, the main purpose of Jubilee is not “forgiveness of debt” or “redistribution of land” or “income equality” but the preservation of the prosperity in the Promised Land that God had promised His people and the prevention of exploitation. This is explored by Lindsley<sup>35</sup> who notes that it “did attempt stop the accumulation of large country estates by the elite- those “who add field to field, until there is no more room (Isa. 5:8)”. Therefore the law of jubilee was designed not to promote income equality, but to prevent one family member’s destroying an entire family’s means of productivity, not only in his own generation but also in generations to come, by contracting huge debts and selling, permanently, the family’s means of production.<sup>36</sup> So while the Jubilee law did prevent all the land from being permanently owned by one family or a few families; it did not prevent some from becoming much wealthier than others. Michael Harbin, in a thorough academic paper on “Jubilee and Social Justice” (available on IFWE’s website – [tifwe.org](http://tifwe.org)) concludes that, “Jubilee does not involve forgiveness of debt... since there was no debt, there was nothing to be forgiven... Jubilee is then really a semi-centennial national expiration of land leases.”<sup>37</sup> Although Lindsay *et al* are correct in saying that Jubilee was about “land leases” they neglect to mention that some Hebrews were “debt slaves”. Indentured servitude did exist under the Law of Moses, and both fellow Hebrews and foreigners could be contracted as indentured servants. They sold themselves into the ownership of a master to whom they owed money (or a master who paid off the debts they owed to another person), and paid off their debt with service.<sup>38</sup>

<sup>33</sup> Wikipedia contributors. (2019, January 7). Jubilee (biblical). In Wikipedia, The Free Encyclopedia. Retrieved 06:45, February 15, 2019, from

[https://en.wikipedia.org/w/index.php?title=Jubilee\\_\(biblical\)&oldid=877201663](https://en.wikipedia.org/w/index.php?title=Jubilee_(biblical)&oldid=877201663)

<sup>34</sup> <https://www.jubileeusa.org/faith/faith-and-worship-resources/debt-cancellation-a-biblical-norm.html>

<sup>35</sup> Art Lindsley, Five Myths about Jubilee, (Institute for Faith, Work & Economics, 2012)

<sup>36</sup> E. Calvin Beisner, Prosperity and Poverty (Eugene, OR, Wipf and Stock Publishers, 2001), 65

<sup>37</sup> Michael Harbin, “Jubilee and Social Justice.” Journal of the Evangelical Theological Society 54, no. 4 (2011): 696

<sup>38</sup> <https://bibleapologetics.wordpress.com/slavery-in-the-bible-25/>

P. Wynn (Feb 2019)

Even when this occurred his fellow Hebrews were to treat him as an employee, and were forbidden to treat him as a chattel slave ('you must not subject him to slave service', verse 39, a term different from that used of the hired employee or the indentured servant). Both he and his family would be released in the Jubilee year:

Leviticus 25:

39 "If your brother becomes impoverished with regard to you so that he sells himself to you, you must not subject him to slave service. 40 He must be with you as a hired worker, as a resident foreigner; he must serve with you until the year of jubilee, 41 but then he may go free, he and his children with him, and may return to his family and to the property of his ancestors. 42 Since they are my servants whom I brought out from the land of Egypt, they must not be sold in a slave sale. 43 You must not rule over him harshly, but you must fear your God".

So, in the end Jubilee release did prevent the permanent loss of the family inheritance (land) and also prevented Hebrews dwelling in a perpetual state of indentured servitude until their debts were fully paid.

## 5. Religion and Money

Corrupt religion and money go hand in hand as they are bedfellows creating a degenerate “mammon” system. It was so in the first century when the temple became corrupt and it will be so right at the end.

On this see Chapter 18 of *PRITA*; **The lament for Babylon**<sup>39</sup> which describes the corruption of temple worship into a money making endeavour. **The first banks were established in Babylon** and Herod with the help of Parthian Jewry made trade and pilgrimage a lucrative enterprise. Welch noted; in addition money flowed from all over the known world into the temple in Jerusalem and hence into the kingdom of Herod by virtue of the annual half shekel temple tax that every Jewish man over the age of twenty was required to pay large Jewish populations in Rome, Alexandria, Ionia, Babylon and elsewhere sent convoys each year transmitting these payments.”<sup>40</sup>

### 666

The destruction of Babylon in Revelation 18 describes the fall of a religious and economic system that had made the participants extremely wealthy – however it was based on religious falsehood and economic coercion signified by the number **666**.

Interestingly, the number **666** occurs in 1 Kings 10.14 (2 Chron. 9.14) and Ezra 2.13. In Kings and Chronicles it is associated with the annual wealth of Solomon (666 talents) who built the temple and committed apostasy and in Ezra it is associated with Adonikam (Lord of the enemy) who returned from the Babylonian captivity with 666 sons.<sup>41</sup>

The exegesis in *PRITA* demonstrates repetitive patterns associated with corrupted worship both in the past (Solomon) and in the destruction of the temple in 70 and the messianic revolt under Kochba. Suffice to say that history demonstrates the association of mammon with false religion.

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<sup>39</sup> *PRITA* (Pattern Recognition In The Apocalypse): <http://www.biblaridion.info/html/ch18.html#P390>

<sup>40</sup> *Ibid*, Welch, 78

<sup>41</sup> See the article by, Michael, MG, Observations on 666 in the Old Testament, Bulletin of Biblical Studies, 18, January-June 1999, 33-39  
P. Wyns (Feb 2019)

## 6. Globalisation and the coming 666?

Find below a critique of the current economic debt based system - this has been culled from various comments on the internet as “mainstream” economists are completely captured by the system.

**There was a fatal flaw in the economics of globalisation.**

The 1920s roared with debt based consumption and speculation until it all tipped over into the debt deflation of the Great Depression. No one realised the problems that were building up in the economy as they used an economics that doesn't look at private debt, neoclassical economics.

**Nothing has changed.**

**Policymakers engage in debt fuelled booms, and revel in their success, not realising they are just pulling future prosperity forward into today.**

**This is what was happening in the early days of the Euro-zone at the periphery, remember the Celtic Tiger? Everyone applauded this apparent success, not realising it was a debt fuelled boom that was storing up problems for the future.**

Mark Blyth has looked back at that early debt fuelled success, which was just storing up problems for the future.

[https://www.youtube.com/watch?v=B6vV8\\_uQmxs&feature=em-subscriptions](https://www.youtube.com/watch?v=B6vV8_uQmxs&feature=em-subscriptions)

**This economics was global and so is the problem.**

The UK:

<https://cdn.opendemocracy.net/neweconomics/wp-content/uploads/sites/5/2017/04/Screen-Shot-2017-04-21-at-13.53.09.png>

We haven't had a sustainable economic model since 1980.

The sequence of events:

1. Debt fuelled boom (1980 - 2008)
2. Minsky moment (2008)
3. Balance sheet recession (stagnation / new normal / secular stagnation)

At 25.30 mins you can see the super imposed private debt-to-GDP ratios.

P. Wynn (Feb 2019)

<https://www.youtube.com/watch?v=vAStZJCKmbU&list=PLmtuEaMvhDZZQLxg24CAiFgZYldtoCR-R&index=6>

Japan was the canary in the mine that no one noticed.

Then the UK, US and Euro-zone in 2008, and finally China.

**Neoclassical economics still has its 1920s problems:**

1. It doesn't consider debt
2. It makes you think inflating asset prices is creating real wealth

**As the bank credit goes into inflating asset prices, e.g. real estate, the private debt-to-GDP ratio starts to climb to a Minsky Moment, e.g. 1929 and 2008.**

Adair Turner took over at the FSA when Lehman Brothers collapsed and this gave him the incentive to find out what was going on.

<https://www.youtube.com/watch?v=LCX3qPq0JDA>

Adair Turner has looked at the situation prior to the crisis where advanced economies were growing by 4 - 5%, but the debt was rising at 10 – 15%.

This always was an unsustainable growth model; it had no long term future.

After 2008, the emerging markets adopted the unsustainable growth model and they too have now reached the end of the line.

Japan has been experiencing the balance sheet recession for decades and they have had plenty of time to study it.

<https://www.youtube.com/watch?v=8YTyJzmiHGk>

This is the situation we are in, but none of our mainstream policymakers have realised that yet.

Adair Turner does have a solution at the end of the video that builds on the Japanese experience.

The Japanese solution causes a private debt problem to become a public debt problem.

Adair Turner's solution reduces the overall debt level as he was learning from their experience.

**Nearly all today's problems are to do with debt the mainstream, neoclassical economists don't consider.**

**That's why they can't work anything out.**

P. Wyns (Feb 2019)

In 2008 the Queen visited the revered economists of the LSE and said *"If these things were so large, how come everyone missed it?"*

None of them look at debt Ma'am.

<https://cdn.opendemocracy.net/neweconomics/wp-content/uploads/sites/5/2017/04/Screen-Shot-2017-04-21-at-13.52.41.png>

When you do, it's obvious.

### **What is real wealth creation?**

In the 1930s, they pondered over where all that wealth had gone to in 1929 and realised inflating asset prices doesn't create real wealth, they came up with the GDP measure to track real wealth creation in the economy.

The transfer of existing assets, like stocks and real estate, doesn't create real wealth and therefore does not add to GDP.

The real wealth creation in the economy is measured by GDP.

Inflated asset prices aren't real wealth, and this can disappear almost over-night, as it did in 1929 and 2008.

### **We threw the baby out with the bathwater in the 1980s.**

The New Deal actually was Adair Turner's solution.

They worked it all out before.

Powerful vested interests hate Government spending and so they cut spending before things were fully restored.

The same powerful vested interests don't mind Government spending during wars and so it was WW2 that finally sorted the mess out.

"Modern slaves are not in chains, they are in debt."

~Anonymous

"Let the American people go into their debt-funding schemes and banking systems, and from that hour their boasted independence will be a mere phantom."

~William Pitt, (referring to the inauguration of the first National Bank in the United States under Alexander Hamilton).

"The new law will create inflation whenever the trusts want inflation. From now on depressions will be scientifically created."

~Congressman Charles A. Lindbergh, after the passage of the Federal Reserve act 1913.

"The one aim of these financiers is world control by the creation of inextinguishable debt."

~Henry Ford

How To Be a Crook

<https://www.youtube.com/watch?v=2oHbwdNcHbc>

Poverty - Debt Is Not a Choice

<https://www.youtube.com/watch?v=t7BTTB4tiEU>

Renaissance 2.0 The Rise of [Debt-Money Monopolist] Financial Empire

<https://www.youtube.com/watch?v=96c2wXcNA7A>

Debunking Money

[https://www.youtube.com/watch?v=7\\_yh4-Zi92Q](https://www.youtube.com/watch?v=7_yh4-Zi92Q)

The Money Masters (almost 4 hours long)

<https://www.youtube.com/watch?v=WVxWPkMXOmw>

Krugman (and each MIT economics professor) is a Goebbelsian propagandist as he covers the crimes of wolves with his fake sheep suit and lisp.

Krugman to Lietaer: "Never touch the money system!"

<https://www.youtube.com/watch?v=Q6nL9eIKOEY>

"In our time, the curse is monetary illiteracy, just as inability to read plain print was the curse of earlier centuries."

~Ezra Pound

"The true equation is 'democracy' = government by world financiers...The main mark of modern governments is that we do not know who governs, de facto any more than de jure. We see the politician and not his backer; still less the backer of the backer; or what is most important of all, the banker of the backer. Enthroned above all, in a manner without parallel in all past, is the veiled prophet of finance, swaying all men living by a sort of magic, and delivering oracles in a language not understood [sic] of the people."

~J.R.R. Tolkien, Candour Magazine, 13 July 1956, p. 12

Bank of England Admits that Loans Come FIRST ... and Deposits FOLLOW

<https://washingtonsblog.com/2014/03/bank-england-admits-loans-come-first-deposits-follow.html>

"The one aim of these financiers is world control by the creation of inextinguishable debt."

~Henry Ford

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Trivium Method of Systematic Intellectual Self-Defense Buried by Rockefeller and Carnegie under the Prussian Method of Appeal to Authority Logical Fallacy  
<https://schoolsucksproject.com/tag/gene-odening/>

Logical Fallacy Free Applied Logic  
<http://www.triviumeducation.com/logic/>

Note: there is a WAR on the plain meaning of "appeal to authority" logical fallacy because the Empire wants you to implicitly believe (ie, worship) their "authorities" UNSUBSTANTIATED CLAIMS.

Any authority, whether fake or real, who claims something is true because s/he said it was true is utilizing an "appeal to authority" logical fallacy. PERIOD.

Real knowledge is the result of logically assemble relevant grammar that is free of both contradictions and logical fallacy dependence.

The two biggest logical fallacies that are used to program the unwitting minds of the masses are 1. appeal to authority, and 2. appeal to popularity (popular opinion being formed primarily via appeal to authority, so they are related).

Caveat emptor!

**For Australian audiences this is a very good blog:**

<http://digitalfinanceanalytics.com/blog/adams-north/>