

The Answering Service

FROM AMERICA'S PROMISE

Answers to questions from Radio and Tape Listeners

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Question No. 1:

What is the history of usury in the Christian era?

Answer:

Historically, usury has been generally forbidden among Christians up until around the 16th century, when it seems to have gained acceptance through imprudent and negligent church and civil leaders.

Thomas Aquinas (1225-1274), who had a very profound influence upon the church, declared: "He who takes usury for a loan of money acts unjustly, for he sells what does not exist." He further-quotes Aristotle in declaring "money was chiefly devised for making exchanges — hence the primary and proper use of money consists in its consumption or spending (not in hoarding or saving)." He, then, reasoned that "It is wrong in itself to take price (usury) for the use of money lent."

The ecclesiastical courts consistently condemned usury. In 1212, the Council of Paris decreed that the property of a usurer was to be confiscated by the King upon the usurer's death and distributed to the poor. The usurer was denied the right to will anything to his own family, since the fruits of a robbery were not to be the object of a gift.

Lawyers were not only forbidden to draw up usurious contracts, but they were also forbidden to defend usurers. Clement

V at the Council of Vienna in 1311 and 1312 declared that any public official, whoever he was and what ever rank he held, was to be excommunicated if he had anything to do with drawing up a law compelling debtors to pay usury, or denying them the right to recover usury.

The papal Bull from Leo X, in 1515, contended that "our Lord, on the testimony of St. Luke, bound us by a clear precept not to hope for more than the principal when we give a loan; for this is the true interpretation of usury, when profit is sought to be made from the use of a thing which is unproductive, without labour, expense or risk on the part of the lender."

Apparently, the only faction of usurers who were able to survive the on-going purges and cannon laws of the church (although, not without being forced to flee from country to country) were those Jews who were totally-removed from the need of church sanction, and who couldn't care less about the church's threat of excommunication. For this reason, certain Jewish families were able to maintain their "trade," which later became what we know of as "banking." In fact, in Europe, the name "Jew" came to mean the same as "banker" or "usurer."

The civil courts followed the example of the ecclesiastical courts upon several occasions. In 1363, Edward III congratulated the authorities of London on their efforts "to put an end to the horrible vice

and knavery of usury," and authorized them to make "a reasonable ordinance among themselves" for its punishment. One of their ordinances read, "the said good folk do will that every person who shall be attainted three times of such knavery, shall forswear the said city for ever, under penalty of perpetual imprisonment." In 1376, the Commons petitioned the King that "powers similar to those enjoyed by London should be extended to the bailiffs and mayors of all other cities and boroughs, in order to check the course of the usurers." One such ordinance of London in 1391 declared, "...if any person shall lend or put into the hands of any person gold or silver, to receive gain thereby, or a promise for certain without risk, such a person shall have the punishment for usurers in the said ordinance contained."

Apparently, John Calvin was the first notable church leader to successfully sanction usury. Both Luther and Melancthon (the two notable Protestants) had condemned usury, as had the Catholic Church up to that time. But Calvin uncovered some of the hidden practices, which had been invented to exact earnings from loans under pretenses other than usury. Since usury was forbidden, some institutions had circumvented the law by charging "damages on unreturned debt," only after it had been "loaned gratuitously" at first. Thus, lenders had worked a small loop-hole in the law, which Calvin exposed publically in order to gain impetus in his move to sanction usury openly. Calvin denied that payment for the use of money was in itself sinful, and claimed that usury was not against divine law because the "Old Law" had been "abolished in Christ." Calvinism promoted usury, and even yet, today, there seems to be a blindness to this evil among many of the immigrants from that part of the Old World.

Calvinism played a heavy role in shaping the religious thoughts of our Puritan forefathers; who failed to see the danger of usury, and therefore didn't pass adequate law to protect the people. This lax attitude was perhaps, at least in part, a product of Calvinism. This, then, left the door open to the heinous usurers of Europe, who having no Christian scruples, found it easy to plunder the land and the people.

In the mid 1800's, England repealed the restrictive usury laws, and America has seemingly followed suit. Although there are still laws against "usury," the word itself has been given a new definition by modern exploiters. "Usury," in the legal books, now means "excessive interest" or interest above a legally-established rate. What, then, is determined to be "excessive" or "not excessive," is the question. This leaves the rule to the manipulative devices of those usurers who control legislation and public sentiment. By their determination, the term "usury" has lost its meaning. In God's Word, usury is synonymous with interest and until the last three centuries, most of our Race knew it.

Question No. 2:

Is Jesus part of a trinity?

Answer:

The word "trinity" does not appear in the Bible. It is, therefore, an extra-Biblical term and the doctrine which accompanies it, is an extra-Biblical concept teaching, in effect, a tripartite God. The scripture tells us, "Hear O Israel, the Lord your God is ONE Lord." (**Deuteronomy 6:4**) Through the prophet Isaiah, God told Israel, "...before Me there was no God ('el) formed, neither shall there be after Me. I, even I, am the Lord and beside Me there is no saviour." (**Isa. 43:10-11**) In spite of scores of similar passages, theologians, down through the ages, have taught the idea of "three gods in one."

The God of Israel further commands Israel not to worship more than one "God." **Exodus 20:3** says, "Thou shalt have no other gods before Me." That is sometimes called "the first commandment," one of the foundation stones of the worship of the God of Abraham, Isaac, and Israel.

1 John 5:7, in the King James Version, contains the classic "trinity clause." However, part of that verse and **verse 8** was added to please the bishops at that time. When Erasmus was compiling the Greek TEXTUS RECEPTUS (the authorized text in Greek from which the King James Version was translated in 1611), the manuscripts from which Erasmus was working did not have the section which reads, "...in heaven, the Father, the Word and the Holy Ghost: and these three are one. And there are three that bear witness in earth,..." However, such a section was in the already published "Bishop's Bible" (the KJV's predecessor), having been fraudulently-added by its translators. The English bishops insisted Erasmus also add this section to the texts being used by the King James translators. He pointed out that the manuscripts they had did not have this "trinity clause;" and refused to add it, unless they could show him older manuscripts with those words. Shortly, they produced "a manuscript" which read the way they wanted and he complied with them and put it into the text. There is little question of the origin of the said manuscript; they manufactured it. This portion of **1 John 5:7-8**, which is used by "trinity" teachers, should not have been in the King James Bible. Read **1 John 5:7-8** without that section, and you will have the correct rendering of the most ancient manuscripts.

God has, in various ways, reached down to man in order to communicate His

will and interests, The Bible, in **John 1**, shows that God has been revealed in every manner by which man understands:

1. We heard Him (**John 1:1** - The Word).
2. We saw Him (**John 1:14** - The Flesh).
3. We felt the power of His presence, i.e. His "Spirit" (**John 1:32-33 & Acts 2:17** and many others).

These Biblical descriptions did not even hint at a tripartite God. Rather, they describe one God who, in order to make Himself known to the limited senses of man, revealed Himself within those restricted channels by which man understands. Man cannot look upon nor comprehend God in His total or literal state (**John 1:18 & Ex. 33:20**). By revealing Himself in limited form (Word, Flesh, Spirit) — the Infinite God makes Himself known to finite man.

To make this clearer to those who have, in the past, accepted the doctrine of "the trinity," let us say this another way:

1. We find God expressed in WORD, both written and spoken (as with Moses and the Prophets);
2. Later, we find God expressed in the form of a MAN (Jesus), when He became flesh and walked among men.
3. Then we find God expressed in POWER to convert hard Israelite hearts of stone into believing hearts of flesh through the Holy Spirit, the animating power behind 'The Body of Christ.' This change of heart is done in accordance with the provisions of His Covenant to Abraham (**Gen. 17:7**) and the New Covenant (**Jer. 31:31, Ez. 36:26, Heb. 8:8-12**). All of these are ways in which

God makes Himself known to man, they are not three different "persons. "

Jesus in the flesh, the extension of God Himself, was an excellent and necessary revelation of the person of God to which finite man can relate. Jesus was our God manifesting Himself in the flesh; He was not one-third of some so-called "triune God."
