

Interest

“I was afraid of you, because you are a hard man. You take out what you did not put in and reap what you did not sow.” His master replied, “I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow? Why then didn’t you put my money on deposit, so that when I came back, I could have collected it with interest?” (Luke 19:21-23, NIV)

These three verses are part of The Parable of the Ten Minas, which the Lord, on His way to Jerusalem, told in response to people’s belief that the Kingdom of God was to appear immediately (V 11). We know that Jesus loved using those simple stories from everyday life to illustrate moral and/or spiritual lessons. So here He used the financial realm (a mina was about three months wages) to illustrate that it takes our obedience to our King and our cooperation in His plans and purposes to bring the Kingdom into existence on Earth.

Besides, there are some vital lessons and principles we can learn from this parable concerning Kingdom finances. Lets put a spotlight on interest here. In all the countries I have lived in and been to, believers passionately defend interest for money as biblical, and they base it on Luke 19:23. I’d like to challenge that view and logic.

The third servant justified not using the entrusted money like the first two did by accusing the newly crowned king (Jesus) of being a hard man (V 21a), which he then clearly defines as someone who takes out what he never put in and reaps what he never sowed (V 21b).

Jesus, however, exposed him to be a wicked liar not acting on what he said, as that would have logically resulted in banking the money for interest. So Jesus effectively did the very opposite of what people make it out to be. He did not give His approval to His servants (us) to put money on bank accounts to gain interest, so that He can withdraw it when He returns. Jesus actually disapproved gaining interest. Why is that so?

1. For once He commended the first two servants (V 17+19) who had acted completely opposite to the third, yet they did not bring the money to the banks.
2. Second, the banking for interest only came into the picture because Jesus exposed a disobedient and unfaithful servant to be a liar. Again, if the servant truly believed that the king was a harsh man the logical consequence would have been the banking for interest option. Because that’s what harsh people do according to the provided definition: they take out what they never put in (interest) and reap what they didn’t sow.
3. Third, and perhaps most important, Jesus unquestionably is the very opposite of a king who enriches Himself at the cost of others. So by asking us to follow Him and reflecting more and more of His own nature, it would be a contradiction for us to act in the opposite spirit than He did.

The problem is that we tend to defend what we have become accustomed to because we don’t know any better and can’t fathom anything else to be true and workable than what we grew up with. So rather than allowing God’s word to penetrate our set perspective, we are in danger of renaming ungodly principles to make them more acceptable to us and ease our conscience. Interest is income without work for the recipient and based on work without income for those who pay it. It therefore stands in stark contrast to 2 Thessalonians 3:10, where Paul clearly stated that those who do not work, shall not eat.

Perhaps its worthwhile rethinking our approach regarding interest?