

Issue the Sixty-sixth of Matters concerning His Lawful assembly

Debt and Mortgage -- and the Law Merchant

"He that buildeth his house with other men's money is like one that gathereth himself stones for the tomb of his burial." *Ecclesiasticus 21:8*

What is the meaning and origin of the word mortgage? Mort means "death" (as in mortuary or mortality), and gage means "pledge." Mort-gage means a "dead pledge," a pledge of death. In *Bouvier's Law Dictionary of 1856*, Dead-Pledge is defined as "a mortgage of lands or goods." It's a pledge of death, as the verse above clearly tells us, because it's an "engagement in debt" (a neglect or violation of duty). That is why we're to owe no man anything but to love one another. There is no love or life when one neglects or violates the Law of God. The definition from *Bouvier's* is full disclosure that one is walking in bondage and death when engaged in mortgages and debt. And we're also warned:

"We have mortgaged our lands, vineyards, and houses. We have borrowed money for the king's tribute, and that upon our lands and vineyards and, lo, we bring into bondage our sons and our daughters to be servants, and some of our daughters are brought unto bondage already: neither is it in our power to redeem them; for other men have our lands and vineyards." *Nehemiah 5:3-5*

This article will detail how debt brings into captivity he who engages in it.

"The rich ruleth over the poor, and the borrower is servant to the lender." *Proverbs 22:7*

When one enters into debt, who is he a servant to? Simply put, he is a servant to the merchants of the earth because their "law," the Law Merchant, has full jurisdiction over debt within their system. Between Brothers there's not really any debt, because we give and expect nothing in return, because "it is more blessed to give than to receive," (but when we're dealing with the natural man and we go in debt with the world, we're entering into a private law, which is known as the *lex mercatoria* (Law Merchant).

Private law, not God's Law

This quote is from Stone, Smith, Frank and Rommage in their book *Fundamentals of Business Law*, from 1950:

"The merchants of the Italian city states and of the cities that were members of the Hensiotic League rejuvenated general European trade in the twelfth and thirteenth centuries, following its almost total abandonment after the fall of Rome. These traders took precepts from the ancient law of the Romans Empire, adapted them to their times, and created customs of trade and ways of doing business that became accepted among the merchants of all Europe. And hence, this body of business, or commercial law, obtained the name Law Merchant. The law of agency, sales, negotiable instruments, insurance, carriage, debt, guarantees, soccage and transit, liens, partnership and bankruptcy, was made by these traveling, international private merchants."

In other words, the whole debt system that's set up today, when you enter into it, you're entering into that private law of those private merchants, and that's who you become a servant to.

Why Mortgages are Ungodly

The idea of paying interest on anything that is loaned to you is foreign to the Word of God, because interest (usury) is condemned by God (Exodus 22:25-27, Leviticus 25:36-37; 23:19-20, Nehemiah 5:7,10-11, Psalms 15:5, Proverbs 28:8, Isaiah 24:1-3, Ezekiel 18:8,13; 22:12-13). So, when one pays those usury fees (interest) they are partaking of the sin of the merchant who engages in the usury. And this would follow one of God's commandments concerning borrowing. Simply and directly put: "Thou shalt not borrow" (Deuteronomy 15:6; 28:12).

Now we'll look and see how, when a mortgage is contracted, one man is partaking of another man's sins. Basically, the mortgage system originated in Babylon, and by partaking of the ways of Babylon, we are forsaking God's ways.

The following quote is from The *Georgetown Law Journal*, written by Judith A. Shapiro. The name of this article is called *The Shetar's Affect on the English Law*, and subtitled, *A Law of the Jews becomes the Law of the Land*. The Introduction reads as follows:

"English Law, like the English language, is an amalgam of diverse cultural influences. The legal system may fairly be seen as a composite of discreet elements from disparate sources. After the conquest of 1066, the Normans imposed on the English and efficiently organized social system that crowded out many Anglo-Saxon traditions. The Jews, whom the Normans brought to England, in their turn, contributed to the changing English society. The Jews brought a refined system of commercial law. Their own form of commerce and a system of rules to facilitate and govern it. These rules made their way into the developing structure of English law.

"Several elements of historical Jewish practices have been integrated into the English legal system. Notable among these is the written credit agreement, Shetar, or Starr, as it appears in English documents. The basis of the Shetar, or Jewish Gage, was a lean on all property, including realty, that has been traced as a source of the modern mortgage. Under Jewish law, the Shetar permitted a creditor to proceed against all the goods and land of the defaulted debtor. Both movable and immovable property was subjected to distraint.

"In contrast, the obligation of knight service, under Anglo-Saxon Norman law, barred a land transfer that would have imposed a new tenant, and therefore, a different knight owing service upon the lord. The dominance of personal feudal loyalties equally forbade the attachment of land in satisfaction of a debt; only the debtor's chattels could be seized."

At this point we will pause here and explain the above quote. When someone took out a loan, that loan could not be applied to the land. The land was free of any debt, because it was under knight service. To continue the Introduction:

"These rules kept feudal obligations in tact, assuring that the lord would continue to be served by his own knights. When incorporated into English practice, the notion from Jewish law, that debts could be recovered against a loan secured by "all property, movable and immovable", was a weapon of socio-economic change that tore the fabric of feudal society and established the power of liquid wealth in place of land holding."

So, they brought in the Shetar as a weapon, and it completely changed what debt could apply itself to. And it is now the modern mortgage system. Previously to that law being implemented, the land could never be taken from you, but of course today it can. And to continue:

"The crusades of the twelfth century opened an era of change in feudal England. To obtain funds from Jews, nobles offered their land as collateral, although the Jews, as aliens, could not hold land in fee simple, they could take security interest in substantial money value. That Jews were permitted to hold security interest in land, they did not occupy expanded interest in land beyond the traditional tendencies. The separation of possessory interest from interest in fee contributed to the decline of the rigid feudal land tenure structure."

So, when they bring in a new law, it changes it slightly, and then over time they bring in new laws. The rule of the despot is, "Three steps forward, two steps back." There is always one step forward gained in the equation. Very similar to what the Federal government does today. They'll bring in just a little change that really doesn't affect much, then they'll bring in another little change, and so on and so forth, and before you know it everything is turned upside down and things aren't exactly as they used to be. And finally:

"At the same time, the strength of the feudal system had inheritant resistance to this widespread innovation abated. By 1250, scutage had completely replaced feudal services. Tenant obligations had been reduced to money payments, and as the identity of the principles in the landlord tenant relationship became less critical, a change in the feudal rules restricting alienability of interest in land became possible."

The Shetar

Now, in the same law review under the section *The Jewish Credit Agreement in Feudal England*, page 1182, it explains the more intricate history of the Shetar in Jewish law:

"The law of the Shetar developed and elaborated by 500 A.D. in the Babylonian Talmud, antedates the Norman conquest by six centuries. Historically, the Shetar was an instrument that established formal obligation either in contract or in debt. At the moment that a debtor acknowledged his indebtedness through a Shetar, a general lien was established encumbering all the debtors property as security for ultimate repayment. In case of default, the creditor could proceed not only against "movable and immovable property" held by the debtor, but also against encumbered land that the debtor had transferred to a third party. The debt attached to the land and the creditors lien had priority over subsequent alienations.

"Because of the severe obligation imposed by the Shetar, the contents of the instrument followed a standard form designed to insure authenticity and precision. Each Shetar recited standard clauses of obligation, the creditor's right to customary modes of execution, and a final phrase stating that the document was not merely a forum, but a statement of an express contract. Inserted into the forum language were the names of the parties, the sum and the currency of the debt, and the date of the obligation, thereby indicating the creation of the lien. To prevent fraud, the document was signed by two witnesses who knew the parties."

So when you see the description of the original Shetar, it's the same description of the modern mortgage. To continue:

"A nation of wanderers, in adapting a variety of cultures, determined that the language in which the Shetar was written should be irrelevant to its legal validity. Thus, in dealings with a surrounding Gentile populous, Jews were content that loan agreements be formalized in Latin or in the Norman French of early England. Generally, the Jewish parties and witnesses were to test in Hebrew and the Christians in French or Latin. Although neither party may have understood the other's language, the document had the full force of law in both communities.

"The crucial limitation on debt collection under Jewish law was that a creditor had a lien against the debtor's land, but not against the debtor's person. Personal freedom was not to be diminished by a debt obligation, and a creditor could not enslave one who was unable to repay him. The origin of this practice was the biblical protection of the dignity of debtors as embodied in the injunction not to enter the debtor's home to receive a pledge, but rather to wait outside for the debtor to bring it out. This was the structure of the law of obligation that the Jews brought with them to England."

What we see here is the modern mortgage system and its origin. It came out of the Babylonian Talmud, and it was adopted by the merchants of the world, the world banking system, etc. Therefore, it is fully revealed that he who engages in a mortgage is yoked with those of the world. "Repent ye: for the Kingdom of Heaven is at hand."

There were warnings:

"Ruling during an era of socio-economic change from 1272 to 1307, king Edward was want to legislate accordingly, and Edward was weary of the Jews. Thus, he issued laws forbidding the Jews from holding real property, denying them usurious practice and ordering them to wear distinctive dress and identifying badges."

So Hitler did nothing new when he forbade Jews from owning land and making them wear distinctive dress and identifying marks. On its face, it would appear that he was repeating history, but:

"Even as he restricted Jewish money lenders, Edward expanded the universe of non-Jewish money lending. He had before him a model of secured debt contracts, enforced for centuries by the royal courts for the royal users."

What we see from the above is that the "non-Jews" picked-up on the ways of the Jews and became "one" with them and their Babylonian Talmud. So, we're not talking strictly about the Jews. We're talking about the spirit of anti-Christ provided, promoted and enlarged by the kings and merchants of the earth:

"In the *Statute of Merchants* in 1285, Edward extended to creditors the forms of registry, remedy, and enforcement that had previously been the substance of the exchequer of the Jews. Under the statute, a debtor acknowledged the existence of his debt before the mayor and one of the recording clerks. The clerks recorded the debt in two rolls, one to remain with the mayor and one with the clerks. In his own recognizable handwriting, the clerk prepared a debt instrument to which the debtor affixed his seal and the officials affixed the king's seal. This instrument was given to the creditor who would present it to the mayor and the courts to prove his rights if the debtor defaulted.

"More than the enrollment procedures paralleled the structures of the exchequer of the Jews. The remedies also extended to Christian creditors the relief formally available only to Jews. No longer was a Christian creditor's release before judgment limited by the debtor's absence. If the Christian creditor presented to the mayor a matured acknowledged debt instrument corresponding to an enrolled debt he had established full right to relief. If the debtor did not pay, the creditor eventually obtained access to the debtor's lands even as the Jews had done for years. And if the creditor was ejected from the debtor's lands, he could bring an *asseize* of novel *desisen* to be put back in possession. The *Statute of Merchants* expressly allowed merchant's "damages and all necessary and reasonable costs in their labors, suits, delays and expenses," the same label that disguised otherwise usurious interest in Jewish contracts. Finally, the king assumed the duty of maintaining the Role of Debts affixing his seal next to the debtor's and charging one penny for each pound of obligation. The new law expressly excluded Jews."

We see then how this spirit was developed and promoted. The Jews "invented" it, the "Christians" bought "rights" to the "invention," and then the king, to make this spirit "appear" Christian, excluded the original "inventors," the Jews. And then he went even further to complete the ruse:

"Five years after the *Statute of Merchants*, Edward the First expelled the Jews from England. Religious hostility was rife. Repeated atalages had depleted the Jew's resources and lessened their value to the king's purse. No longer were the Jews the unique source of credit in England. By the *Statute of Merchants*, Edward had granted to all non-Jewish creditors the same remedies and procedural rights previously available to the Jews. Debts were secured by land and the security interests survived the death of the creditor and the alienation of the property. In addition to the property that escheated to the king on their departure, the Jews left behind *A Law of Debtors and Creditors* developed in the Talmud, introduced in the exchequer and preserved in the laws of England.

"Traces of the Shetar procedures survived for centuries in English law. A sealed debt continued to be discharged only by a Deed of Release or by cancellation or destruction of the debt instrument. The practice of debt cancellation by requiring return of the pes of the chirograph continued from 1194 until its abolition by statute in 1833. Most important, the encumbrance of real property permitted by the Jewish law of the Shetar had been adopted by English law. Bonds contained the traditional Hebrew formula of pledging "all my goods, movable and immovable." Creditors had the statutory right to execute against the debtor's land. No longer were personal obligations and rights in land rigidly separate. Even while Edward was divesting himself of his Jewish money lenders, he made their legacy permanent. A small but significant principle of Jewish law wherein personal debt superceded rights in real property had become the law of the land."

Oh, that crafty serpent!! The ways of the Babylonian Talmud became part of the common law of England. In spirit, the law of the merchants of the earth was merged with the Common Law of England, what up until that time contained only Biblical Law. So today the term "Common Law" includes the Law Merchant. The merger "officially" took place in the 1600's in England through a court decision by Lord Mansfield, and was then brought to America and "incorporated" into the Federal and State constitutions, i.e., "the Common Law of England shall rule in all case of law and equity."

The above is an example of why Proverbs 22:7 warns us about those who join with and engage in the ways of the heathen:

"The rich ruleth over the poor, and the borrower is servant to the lender."

The Answer

People ask, "Well, what we can do about it?" The only answer is to stop partaking of it. Follow the ways of the Lord in your dealings with others. Remember, the Lord provides for all of our needs. We're not to seek those things of the world. And if your heart is truly after Him, you will abandon those things and find, through Him, His alternatives and His ways. It all comes down to faith. You go to His Word and you go to prayer and He will show you the way. He always does. And that walk of faith results in knowing, and then seeing, that He will provide for you when you walk in His ways.

"Choose you this day whom ye will serve." When you enter into the system that's "set up" today, you're entering into that private law of those private merchants, and that's who you become a servant to. You're serving sin, because our Lord rejected all those things of the Roman Empire. As He rejected those things, we must also.

Now, words are easy to say, but doing it is always the difficult part. People are in debt and they don't know how to get out of it, or they don't think they can survive in the world without going into debt. Especially in the area of buying a house and the mortgage system. And, along with that, everyone believes that they have to have just as good of a house as everyone else. So, it has a lot with being spoiled and going for the wants instead of needs.

When you walk with the Lord, He provides all of our needs (Matthew 6:26-33; Luke 12:28-31, Psalm 34:10). It's our wants that get us into debt. We have to put all those wants behind us and stop looking to the things of the flesh to satisfy us, because there is no satisfaction there.

"The LORD is my shepherd; I shall not want." *Psalms 23:1 (KJV)*

"The Lord tends me as a shepherd, and I shall want nothing." *Psalm 23:1 (Septuagint)*

We are shown at 1 Samuel 22:1-2 that those who were "in distress, and every one that was in debt, and every one that was discontented" abandoned all of those things and went to a man of the Lord (David) and had him rule over them. They abandoned that yoke and heavy burden of bondage of the ways of the heathen, and exchanged it for a yoke that is easy and a burden that's light (Matthew 11:30). And we must do the same thing; we must put all those things behind us and follow Christ Jesus only, and not the ways of the world. Without bringing you into bondage through debt, the beast has no power.

If we read the history of God's people, we find that sin always leads to slavery. And that's why we have to follow His Words and His Commandments.

"The land shall not be sold for ever: for the land is Mine; for ye are strangers and sojourners with Me." *Leviticus 25:23*

What Scripture says about Merchants, Money, and Credit

The purpose of this article is to demonstrate that one of our duties as bondmen of Jesus the Christ is to remain separate from the unclean things of the commercial world. Our Father has made it clear that we cannot serve both Him and mammon (wealth, riches, money, etc.). When men are pursuing riches, or "a living," they will often times do whatever it takes to get what they "want." It is that "pursuit" that we must avoid, for His sake.

Merchants are condemned in scripture, as will be seen, because their mode of commerce not only involves thievery and war, but it also creates a form of slavery for those who are "captured" by it. Governments regulate the commerce of the merchants of the earth and their "customers" in an "attempt" to keep the thievery and slavery at a manageable level, and to finance their war machines. That is why those who engage in such activity are "presumed" guilty until proven innocent, for they are guilty according to God's Law.

Most of the natural man's governmental codes, rules, regulations, ordinances, statutes, public policies, etc., are designed to regulate those partaking of the ways and means of the *lex mercatoria*, the Law Merchant. That law, as distinguished from God's Law, is a private law.

Thievery

"The law recognizes the fact that men will naturally overstate the value and qualities of the articles which they have to sell." *Kimball v. Bangs*, 141 Mass. 323, Morton. C.J. ; *Mooney v. Miller*, 102 id. 220; *Gordon v. Butler*, 105 U.S. 557, *Southern Development Co. v. Silva*, 125 id. 256.

The spirit of the world continually encourages everyone to join with and obey the Law Merchant. That crafty serpent never sleeps. It continually offers the benefits of the world. When you look to man for your benefits, a duty outside the Word of God attaches to you, and man becomes your lord, lording over you. The "bait and switch" of the crafty serpent is this: the resulting duty greatly outweighs the benefit received! So you end up with less, and you give it more power. And remember, the beast has no power except that which it is given by its obedient servants.

However, by not partaking of the commercial benefits that the world offers, we are not submitting ourselves to those particular laws governing commercial activity. Therefore, those laws do not apply to those who are not engaged in their mode of commercial activity.

The following passages will reveal how evil the pursuit of money, wealth, riches, credit, interest, borrowing, and benefits really are.

But first, we must make a clarification, that is, if God blesses us with riches that's one thing; but if we chase after riches that's another. Our life is not to revolve around gain, but around Christ. Why chase things that are temporal which will be lost anyway? We are to pursue a true relationship with God, letting our soul be after Him, and He will provide everything we need as we walk in His ways. (Matthew 6:30, Luke 12:28, Philippians 4:19).

Rich men and money

"They spend their days in wealth, and in a moment go down to the grave." *Job 21:13*

"The rich man shall lie down, but he shall not be gathered: he openeth his eyes, and he is not. Terrors take hold on him as waters, a tempest stealeth him away in the night. The east wind carrieth him away, and he departeth: and as a storm hurleth him out of his place. For God shall cast upon him, and not spare: he would fain flee out of His hand. Men shall clap their hands at him, and shall hiss him out of his place." *Job 27:19-23*

"If I rejoiced because my wealth was great, and because mine hand had gotten much; This also were an iniquity to be punished by the judge: for I should have denied the God that is above." *Job 31:25,28*

"They that trust in their wealth, and boast themselves in the multitude of their riches; None of them can by any means redeem his brother, nor give to God a ransom for him:" *Psalms 49:6-7*

"God shall likewise destroy thee for ever, He shall take thee away, and pluck thee out of thy dwelling place, and root thee out of the land of the living. Selah. The righteous also shall see, and fear, and shall laugh at him: Lo, this is the man that made not God his strength; but trusted in the abundance of his riches, and strengthened himself in his wickedness." *Psalms 52:5-7*

"Trust not in oppression, and become not vain in robbery: if riches increase, set not your heart upon them." *Psalms 62:10*

"Behold, these are the ungodly, who prosper in the world; they increase in riches." *Psalms 73:12*

"And they lay wait for their own blood; they lurk privily for their own lives. So are the ways of every one that is greedy of gain; which taketh away the life of the owners thereof." *Proverbs 1:18-19*

"Happy is the man that findeth wisdom, and the man that getteth understanding. For the merchandise of it is better than the merchandise of silver, and the gain thereof than fine gold." *Proverbs 3:13-14*

"Riches profit not in the day of wrath: but righteousness delivereth from death." *Proverbs 11:4*

"He that trusteth in his riches shall fall: but the righteous shall flourish as a branch." *Proverbs 11:28*

"There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches." *Proverbs 13:7*

"The poor is hated even of his own neighbour: but the rich hath many friends. He that despiseth his neighbour sinneth: but he that hath mercy on the poor, happy is he." *Proverbs 14:20-21*

"In the house of the righteous is much treasure: but in the revenues of the wicked is trouble." *Proverbs 15:6*

"Better is little with the fear of the LORD than great treasure and trouble therewith." *Proverbs 15:16*

"He that is greedy of gain troubleth his own house; but he that hateth gifts shall live." *Proverbs 15:27*

"Better is a little with righteousness than great revenues without right." *Proverbs 16:8*

"The rich man's wealth is his strong city, and as an high wall in his own conceit." *Proverbs 18:11*

"The poor useth intreaties; but the rich answereth roughly." *Proverbs 18:23*

"Wealth maketh many friends; but the poor is separated from his neighbour." *Proverbs 19:4*

"The getting of treasures by a lying tongue is a vanity tossed to and fro of them that seek death." *Proverbs 21:6*

"A good name is rather to be chosen than great riches, and loving favour rather than silver and gold." *Proverbs 22:1*

"The rich ruleth over the poor," *Proverbs 22:7*

"He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want." *Proverbs 22:16*

"Labour not to be rich: cease from thine own wisdom." *Proverbs 23:4*

"Better is the poor that walketh in his uprightness, than he that is perverse in his ways, though he be rich." *Proverbs 28:6*

"The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out." *Proverbs 28:11*

"A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent." *Proverbs 28:20*

"He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him." *Proverbs 28:22*

"What profit hath a man of all his labour which he taketh under the sun?" *Ecclesiastes 1:3*

"Then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do: and, behold, all was vanity and vexation of spirit, and there was no profit under the sun." *Ecclesiastes 2:11*

"What profit hath he that worketh in that wherein he laboreth?" *Ecclesiastes 3:9*

"...and what profit hath he that hath laboured for the wind?" *Ecclesiastes 5:16*

"For wisdom is a defence, and money is a defence: but the excellency of knowledge is, that wisdom giveth life to them that have it." *Ecclesiastes 7:12*

"Ho, every one that thirsteth, come ye to the waters, and he that hath no money; come ye, buy, and eat; yea, come, buy wine and milk without money and without price. Wherefore do ye spend money for that which is not bread? and your labour for that which satisfieth not? hearken diligently unto Me, and eat ye that which is good, and let your soul delight itself in fatness." *Isaiah 55:1-2*

"Yea, they are greedy dogs which can never have enough, and they are shepherds that cannot understand: they all look to their own way, every one for his gain, from his quarter." *Isaiah 56:11*

"For among My people are found wicked men: they lay wait, as he that setteth snares; they set a trap, they catch men. As a cage is full of birds, so are their houses full of deceit: therefore they are become great, and waxen rich." *Jeremiah 5:26-27*

"As the partridge sitteth on eggs, and hatcheth them not; so he that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool." *Jeremiah 17:11*

"For because thou hast trusted in thy works and in thy treasures, thou shalt also be taken." *Jeremiah 48:7*

" for Ai is spoiled:...O backsliding daughter that trusted in her treasures," *Jeremiah 49:4*

"...a sword is upon her treasures; and they shall be robbed." *Jeremiah 50:37*

"O thou that dwellest upon many waters, abundant in treasures, thine end is come, and the measure of thy covetousness." *Jeremiah 51:13*

" thou hast gotten thee riches, and hast gotten gold and silver into thy treasures: By thy traffick hast thou increased thy riches, and thine heart is lifted up because of thy riches: Therefore thus saith the Lord GOD; I will bring strangers upon thee and they shall draw their swords against thee. They shall bring thee down to the pit, and thou shalt die Wilt thou yet say before him that slayeth thee, I am God? but thou shalt be a man, and no God, in the hand of him that slayeth thee. Thou shalt die by the hand of strangers: for I have spoken it, saith the Lord GOD." *Ezekiel 28:4-10*

"...He shall spoil the treasure of all pleasant vessels." *Hosea 13:15*

"The heads thereof judge for reward, and the priests thereof teach for hire, and the prophets thereof divine for money: yet will they lean upon the LORD, and say, Is not the LORD among us? none evil can come upon us." *Micah 3:11*

"For the rich men thereof are full of violence, and the inhabitants thereof have spoken lies, and their tongue is deceitful in their mouth." *Micah 6:12*

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also." *Matthew 6:19-21*

"No man 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 [*riches]." *Matthew 6:24*

"Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow Me." *Matthew 19:21*

"Then said Jesus unto His disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God." *Matthew 19:23-24*

"And the cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word, and it becometh unfruitful." *Mark 4:19*

"And [*Jesus] commanded them that they should take nothing for their journey, save a staff only; no scrip, no bread, no money in their purse:" *Mark 6:8 (Luke 9:3)*.

"For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?" *Mark 8:36-37*

"Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow Me." *Mark 10:21*

"And Jesus looked round about, and saith unto His disciples, How hardly shall they that have riches enter into the kingdom of God! how hard is it for them that trust in riches to enter into the kingdom of God! It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God." *Mark 10:23-25*

"And Judas Iscariot, one of the twelve, went unto the chief priests, to betray Him [*Jesus] unto them. And when they heard it, they were glad, and promised to give him money. And he sought how he might conveniently betray Him [*Jesus]." *Mark 14:10-11*

"But woe unto you that are rich! for ye have received your consolation." *Luke 6:24*

"And He said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." *Luke 12:15*

"But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God." *Luke 12:20-21*

Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth." *Luke 12:33*

"Now when Jesus heard these things, He said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow Me. And when he heard this, he was very sorrowful: for he was very rich." *Luke 18:22-23*

"Let no man seek his own, but every man another's wealth. Even as I please all men in all things, not seeking mine own profit, but the profit of many, that they may be saved." *1 Corinthians 10:24, 33*

"For to me to live is Christ, and to die is gain." *Philippians 1:21*

"But what things were gain to me, those I counted loss for Christ." *Philippians 3:7*

"A bishop then must be blameless not greedy of filthy lucre." *1 Timothy 3:2-3*

"Likewise must the deacons be grave, not doubletongued, not given to much wine, not greedy of filthy lucre;" *1 Timothy 3:8*

"Perverse disputings of men of corrupt minds, and destitute of the truth, supposing that gain is godliness: from such withdraw thyself. But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." *1 Timothy 6:5-7, 9-10*

"Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, Who giveth us richly all things to enjoy;" *1 Timothy 6:17*

"For a bishop must be blameless, as the steward of God; not selfwilled, not soon angry, not given to wine, no striker, not given to filthy lucre;" *Titus 1:7*

"But the rich, in that he is made low: because as the flower of the grass he shall pass away. For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways." *James 1:10-11*

"But ye have despised the poor. Do not rich men oppress you, and draw you before the judgment seats? Do not they blaspheme that worthy name by the which ye are called?" *James 2:6-7*

"Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are moth-eaten. Your gold and silver is cankered; and the rust of them shall be a witness against you." *James 5:1-2*

"Feed the flock of God which is among you not for filthy lucre, but of a ready mind;" *1 Peter 5:2*

"Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked:" *Revelation 3:17*

"And the kings of the earth, and the great men, and the rich men, and the chief captains, and the mighty men, and every bondman, and every free man, hid themselves in the dens and in the rocks of the mountains; And said to the mountains and rocks, Fall on us, and hide us from the face of Him that sitteth on the throne, and from the wrath of the Lamb: For the great day of His wrath is come; and who shall be able to stand?" *Revelation 6:15-17*

Interest (usury), Credit, Borrowing, and Debt

"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. 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?" *Exodus 22:25-27*

"Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase." *Leviticus 25:36-37*

"...thou shalt not borrow;" *Deuteronomy 15:6; 28:12*

"At the end of every seven years thou shalt make a release Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the LORD'S release. Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release;" *Deuteronomy 15:1-3*

"Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it." *Deuteronomy 23:19-20*

"No man shall take the nether or the upper millstone to pledge: for he taketh a man's life to pledge." *Deuteronomy 24:6*

"We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth We have borrowed money for the king's tribute, and that upon our lands and vineyard sand, lo, we bring into bondage our sons and our daughters to be servants, and some of our daughters are brought unto bondage already: neither is it in our power to redeem them; for other men have our lands and vineyards." *Nehemiah 5:3-5*

"and I rebuked the nobles, and the rulers, and said unto them, Ye exact usury, every one of his brother. And I set a great assembly against them. I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury. Restore, I pray you, to them, even this day, their lands, their vineyards, their oliveyards, and their houses, also the hundredth part of the money, and of the corn, the wine, and the oil, that ye exact of them." *Nehemiah 5:7,10-11*

"He that putteth not out his money to usury, nor taketh reward against the innocent. He that doeth these things shall never be moved." *Psalms 15:5*

"My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth." *Proverbs 6:1-2*

"He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure." *Proverbs 11:15*

"the borrower is servant to the lender." *Proverbs 22:7*

"Be not thou one of them that strike hands, or of them that are sureties for debts." *Proverbs 22:26*

"He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor." *Proverbs 28:8*

"Behold, the LORD maketh the earth empty, and maketh it waste, and turneth it upside down, and scattereth abroad the inhabitants thereof. And it shall be as with the buyer, so with the seller; as with the lender, so with the borrower; as with the taker of usury, so with the giver of usury to him. The land shall be utterly emptied, and utterly spoiled: for the LORD hath spoken this word." *Isaiah 24:1-3*

"He that hath not given forth upon usury, neither hath taken any increase, that hath withdrawn his hand from iniquity, hath executed true judgment between man and man, he that hath given forth upon usury, and hath taken increase: shall he then live? he shall not live: he hath done all these abominations; he shall surely die; his blood shall be upon him." *Ezekiel 18:8,13*

"In thee have they taken gifts to shed blood; thou hast taken usury and increase, and thou hast greedily gained of thy neighbours by extortion, and hast forgotten me, saith the Lord GOD. Behold, therefore I have smitten Mine hand at thy dishonest gain which thou hast made, and at thy blood which hath been in the midst of thee." *Ezekiel 22:12-13*

"Owe no man any thing," *Romans 13:8*

Merchants are Thieves and cause Violence

"Then there passed by Midianites merchantmen; and they drew and lifted up Joseph out of the pit, and sold Joseph to the Ishmeelites for twenty pieces of silver: and they brought Joseph into Egypt [*slavery]." *Genesis 37:28*

"Be still, ye inhabitants of the isle; thou whom the merchants of Zidon, that pass over the sea, have replenished. Who hath taken this counsel against Tyre, the crowning city, whose merchants are princes, whose traffickers are the honourable of the earth? The LORD of hosts hath purposed it, to stain the pride of all glory, and to bring into contempt all the honourable of the earth the LORD hath given a commandment against the merchant city, to destroy the strong holds thereof." *Isaiah 23:2,8,9,11*

"Thus shall they be unto thee with whom thou hast laboured, even thy merchants, from thy youth: they shall wander every one to his quarter; none shall save thee." *Isaiah 47:15*

"He cropped off the top of his young twigs, and carried it into a land of traffick; he set it in a city of merchants. Moreover the word of the LORD came unto me, saying, Say now to the rebellious house." *Ezekiel 17:4, 11-12*

"The merchants among the people shall hiss at thee; thou shalt be a terror, and never shalt be any more." *Ezekiel 27:12-36*

"By the multitude of thy merchandise they have filled the midst of thee with violence, and thou hast sinned:" *Ezekiel 28:16*

"Sheba, and Dedan, and the merchants of Tarshish, with all the young lions thereof, shall say unto thee, Art thou come to take a spoil? hast thou gathered thy company to take a prey? to carry away silver and gold, to take away cattle and goods, to take a great spoil?" *Ezekiel 38:13*

"He is a merchant, the balances of deceit are in his hand: he loveth to oppress." *Hosea 12:7*

"Thou hast multiplied thy merchants above the stars of heaven: the cankerworm spoileth, and flieth away. Thy crowned are as the locusts Thy shepherds slumber There is no healing of thy bruise; thy wound is grievous: all that hear the bruit [*report] of thee shall clap the hands over thee: for upon whom hath not thy wickedness passed continually?" *Nahum 3:16-19*

"for all the merchant people are cut down;" *Zephaniah 1:11*

"And Jesus went into the temple of God, and cast out all them that sold and bought in the temple, and overthrew the tables of the moneychangers, and the seats of them that sold doves, And said unto them, It is written, My house shall be called the house of prayer; but ye have made it a den of thieves." *Matthew 21:12-13 (Mark 11:15-17, John 2:14-16)*.

"...the merchants of the earth are waxed rich through the abundance of her delicacies. And the merchants of the earth shall weep and mourn over her; for no man buyeth their merchandise any more: The merchants of these things, which were made rich by her, shall stand afar off for the fear of her torment, weeping and wailing, for thy merchants were the great men of the earth; for by thy sorceries were all nations deceived." *Revelation 18:3, 11, 15, 23*

"A merchant shall hardly keep himself from doing wrong; and an huckster shall not be freed from sin." *Ecclesiasticus 26:29*

Huckster: "An aggressive or haggling merchant, esp. one who uses questionable methods. A person engaged in advertising, esp. for the mass media. To peddle or sell. To sell or advertise in an aggressive, questionable way." (*Webster's Dictionary*).

Instruction and Admonition

"The young lions do lack, and suffer hunger: but they that seek the LORD shall not want any good thing." *Psalms 34:10*

"Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall He not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof." *Matthew 6:25-34 [see also Luke 12:22-31].*

"Provide neither gold, nor silver, nor brass in your purses, Nor scrip for your journey, neither two coats, neither shoes, nor yet staves: for the workman is worthy of his meat." *Matthew 10:9-10*

"Go your ways: behold, I send you forth as lambs among wolves. Carry neither purse, nor scrip, nor shoes: and salute no man by the way." *Luke 10:3-4*

"So likewise, whosoever he be of you that forsaketh [*gives] not all that he hath, he cannot be My disciple." *Luke 14:33*

"And He said unto them, When I sent you without purse, and scrip, and shoes, lacked ye any thing? And they said, Nothing." *Luke 22:35*

"But my God shall supply all your need according to His riches in glory by Christ Jesus." *Philippians 4:19*

"Let your conversation be without covetousness; and be content with such things as ye have: for He hath said, I will never leave thee, nor forsake thee." *Hebrews 13:5*

Conclusion

In Acts 16:16-34, there was a young female slave possessed with a demon, and the apostle Paul expelled this demon. But when her master saw that the hope of their gain (filthy lucre, profit, commerce) was gone, they dragged Paul and Silas into the market place (commercial court) to the "authorities." They were beaten and thrown into prison.

Our Father works in mysterious ways, for not only were their fellow-prisoners converted but the jailer also!