

## Faith converts money

### The Exile and the Promise/11 - Regarding the issues of debt and interest prophecy establishes a different set of ethics than that of the "Empire" or State.

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*«I detest, I reject your solemn parties and I do not like your sacred meetings. May the din of your songs stay far away from me: I can't listen to the sound of your harps! Rather, just like the waters, may right and justice flow like an endless stream»*

**Amos, 5,21-24**

The economy is seen as something terribly important and serious in the Bible. It is not by coincidence that it is placed right next to the sin of

idolatry. Its theology immediately becomes anthropology, and hence money, loans and interest. This is the beautiful secularity of the Bible, where God also uses the words of our affairs and business to talk to us about himself, raising them to such a level as to even pierce the sky. And we should not be too surprised if when some of us go to heaven we end up seeing the lathe, the screwdriver, furniture and clothes in the middle of the dancing of the divine and blessed. If we lose this co-essentiality of the vertical and horizontal axis we cannot understand anything of biblical humanism nor that of the Gospels. The economy is *part* of life, and we need to remember that, even more so today when it has a tendency to want to overflow, inundate and become our entire life. At the same time, however, our economic relations tend to determine the quality and justice of all our other relationships, and therefore having an erroneous relationship to the economy and to finance also means having the wrong relationship with God. The Bible has always aimed at keeping, it *had* to keep the oikonomia of salvation radically linked with the daily economy of business and money, and in doing so it left us with a legacy that is priceless because of its infinite, endless value.

«A great eagle with powerful wings, long feathers and full plumage of varied colours came to Lebanon. Taking hold of the top of a cedar, he broke off its topmost shoot and carried it away to a land of merchants, where he planted it in a city of traders» (Ezekiel 17,3-5). In the Bible, nature is much more than a background where comedy and human tragedy take place. Men, mountains, the sky, the wind, fire ... live, move and "talk" with eagles, with lions (Ezekiel 19), cedars and screws. Plants were not included in Noah's Ark, but came aboard the ark of the Bible, where even the trees are alive and sometimes become words that the prophets use to give the floor to the Lord. Both animals and nature are included in their dialogue with men and with God. They are the global singers of creation. Because God's word is the word of life, and human life, although a veritable masterpiece of creation, is still insufficient to really express anything true about the mystery of life on its own. Nebuchadnezzar II, the great eagle, captured the king of Israel with his claws (the tallest shoot of the cedar, loakeim, during the first deportation of 598 BC), and sent him into exile, to Babylon. The parable then continues with the arrival of a second

eagle («but there was another great eagle with powerful wings and full plumage» Ezekiel 17,7) an image of the Egyptian superpower, towards which Israel turned (in 591) in an attempt, that would ultimately prove imprudent, to establish better political conditions than those ensured by the treaty with the Babylonians.

Ezekiel finds himself being the prophet of part of the people in exile, an exile interpreted and experienced as a punishment for the sins of idolatry committed by their fathers and ancestors, and for the collective betrayal of the Covenant. A moral and religious state of mind that could paralyze the people and kill any not hopeless hope they still had. Therefore, he absolutely had to somehow rebuild the soul of his people and give them one more chance to save themselves: «If a wicked person turns away from all the sins they have committed and keeps all my decrees and does what is just and right, that person will surely live; they will not die» (Ezekiel 18,21). In order not to die everyone must repudiate the idols, of course, but the prophet also tells us that they must practice a different kind of ethic as well, which will hence become a concrete way to express the fidelity of their hearts with their hands: «Rid yourselves of all the offenses you have committed, and get a new heart and a new spirit. Why will you die, people of Israel? For I take no pleasure in the death of anyone» (Ezekiel 18,31-32).

In this fundamental ethical and theological operation, the economy enters the field, to occupy a central place.

In fact Ezekiel uses few words to describe Babylon, the words he chooses however are perfectly capable of revealing its true essence: «Land of merchants, city of shops». This particular lexical choice can tell us many things if we let it speak to us. The economy of that great empire must have impressed Ezekiel and the deported Jews greatly. Even if most anthropologists of the last century have told us over and over that the market is a modern invention, because ancient communities regulated their exchanges mainly through gifts and the redistribution of wealth, today thanks to the thousands of findings and tablets found in recent excavations, we know now that the Babylon of Nebuchadnezzar had actually achieved an exceptional economic and financial development, not far, in quantity and quality, from what we find in the late Roman empire or in the medieval Italian cities (and therefore not too different from ours either). That economy was predominantly monetary (silver), there was a labour market with paid workers, thriving domestic and external businesses, and a sophisticated banking system, centred on temples with their rich and complex economic and financial system. Interest rates on loans were allowed throughout the ancient Middle, and in some Babylonian codes it was limited to 20% *on* money and 33.3% on wheat. Throughout the Middle East ... *except* in Israel. Why? What are the reasons behind this uniqueness of the biblical prohibition against interest rate loans, which have so greatly affected and influenced the development of the West, until modern times?

In non-monetary economies, where money covers only a few areas of life, money in fact is not decisive. But if the economy becomes monetary and hence money ends up regulating most relationships, the relationship with money is decisive in life, and, adds Ezekiel prophetically, *also with regards to faith*. Hence, people were not (are not) equal in the handling of money, and whoever holds this privilege tends to be tremendously tempted to abuse the power it has, using it without any justice or fairness. Those who offered loans were not (and often still aren't) in a condition of equality with those who requested them. Those who offered them were rich, powerful, and perhaps vested with a sacred authority - generally the banks were tied to the king or temples. Those who asked for a loan were in a state of need, of uncertainty about their future and therefore also much weaker. Hence, during the exile, Israel comes to understand that preventing usury means to not allow the use of power to create revenue for the strongest at the expense of the most fragile part of the population. A prophecy is always an economic prophecy of sorts as well, there is never just a "religious" and worship related element to it - when that indeed is the case, it turns into a false-prophecy.

The Babylonian captivity, the direct observation of the serious consequences of usury on debtors, were decisive in giving birth to the unique legislation of the Jewish Torah (written mainly after the exile), which attributed a central importance to debts, loans and interest. The jubilee was also, and in certain periods *above all*, a time of liberation of slaves, who had ended up in

slavery as a result of not having repaid their debtors, who then became the actual masters of the debtors' entire family.

And so, during the long years of exile, while finding themselves in commercial and financial lands, without a temple or means of worship, thanks to Ezekiel and the prophets of the exile, the people of Israel realised that in order to re-establish the ethics of the Covenant, an unparalleled fight against the charm of those different gods, seductive, natural and full of colours like the eagles, was needed; but there was also a *similar urgency* to re-establish a social and economic order and life different from the one that dominated that great empire or state. In order to express who their God was, they sat down and wrote another, new economy, they refused the application of interest rates on money to exalt the *interests* of the poor and of divine justice instead. A God who listens to the cry of the poor could not be listening to the voice of the usurers at the same time. Thus, theological diversity immediately became ethical and, hence, economic diversity as well.

It is no surprise, then, that when Ezekiel wished to indicate what the conditions are for conversion and for being just and fair, he does so with these words: «Suppose there is a righteous man who does what is just and right. He does not eat at the mountain shrines or look to the idols of Israel ... he returns what he took in pledge for a loan. He does not commit robbery but gives his food to the hungry and provides clothing for the naked. He does not lend to them at interest or take a profit from them» (Ezekiel 18,5-8).

A people with a God different from that of any other people produced a unique and different economic and financial kind of ethics. In that idolatrous and economic-financial empire Ezekiel understood that one of the theo-anthropological lessons that this great pain was giving a frightened and discouraged group of exiles was the understanding of the religious nature of money, so religious that it became the material of idols but also the first brick of the construction of their first new home. The economy has always lived within this radical and tremendous ambivalence, it was true in the past and continues to be true today. The thirty coins that Judas used for his shameful act of treason and trade were money, the two coins spent by the Samaritan to associate a merchant with his proximity were money. The calf was constructed under the Sinai with gold, the same way that we create our own justice and injustice with gold and silver. But we have forgotten, and so we leave church in the morning and immediately after invest money in banks that finance gambling and anti-personnel mines, and we don't even have the prophets to tell us: "Woe to you!" - and if by chance there should still be someone around capable of repeating it to us again, we do not listen to or ridicule them.

Economic actions are not just about ethics: it is a question of theology as well. This is also part of the great seriousness and importance of the economy. The nature and dignity of socio-economic justice is the same as that of religious worship. Ezekiel does not arrange his precepts according to any specific hierarchy: we betray the Covenant and we die while both venerating Baal and oppressing our neighbours with loan sharking and unfair contracts. Our soul dies when we become idolaters, it dies when we use our economic power against the poor. The prophets remind us of this bond, showing us the binding that connects YHWH to the economy. We try in every way to cut it, and so they must keep reminding us.