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JULY-AUGUST 1985

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# USURY

## SPECIAL EDITION ON MONEY

One of our daughters wants to borrow about \$30,000 in order to buy a little house. They will have to pay \$120,000 back to the bank because of USURY.

USURY is the cost of borrowing money.

USURY is the same thing as interest on a loan.

## USURY FORBIDDEN

Our Bible forbids the practice of USURY and predicts that USURY will cause the failure of the governments of the world. The purpose of this MONARCH is to tell why and how.

### LOVE OF MONEY

The love of money is not the same thing as USURY. "The love of money is the root of all evil." (I Timothy 6:10)

The love of money is shared by the rich and poor alike.

On the other hand, USURY is enjoyed by the rich and hated by the poor.

Leviticus 25:35-37 says, "And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. Take 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."

### A BITE

In Hebrew, the word for USURY is "NESHEK." The literal translation of "NESHEK" into English is "A BITE."

The size of the "BITE" on my daughter's \$30,000 loan is going to be \$90,000. That's a pretty big "BITE." That's a lot of USURY.

The Hebrew Talmud says that a person who lends at interest is like a person who SHEDS BLOOD. And we suspect that a "BITE" that size could shed a lot of blood.



In the Shakespearean play THE MERCHANT OF VENICE, much is made about "a bite" and shedding of blood. Shylock, the USURER demanded his pound of flesh, but the just judge ordered that it could only be removed under the impossible condition that there would be no shedding of blood. Even the legitimate theater recognized the connection of USURY with "A BITE."

Exodus 22:25-27 says, "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 neighbor'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."

Let us never forget that our GOD has promised to hear the cry of the poor who are oppressed by the USURY debt system.

## TO BORROW OR TO LEND

I have searched the scriptures and I can NOT find any prohibition against BORROWING at USURY. The law is against LENDING at USURY - not BORROWING at USURY. In fact, the Jewish Rabbi Maimonides said, "To save oneself in great need, however, one may BORROW on interest."



The Bible USURY laws are directed at rich people who have money to lend. They are not directed at poor people who become desperate because of situations of life and who have to borrow.



## STRANGERS ARE DIFFERENT

Deuteronomy 23:19-20 says, "Thou shalt not lend upon USURY to thy brother; USURY of money, USURY of victuals, USURY of anything 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."

This weird twist of Bible law in Deuteronomy 23:20, "Unto a STRANGER thou MAYEST LEND UPON USURY; but to thy brother thou shalt NOT lend upon USURY," allows Israelites to make loans at interest to the nations but they may not charge interest for a loan to another Israelite.

This has been used by both Jews and Roman Catholics for centuries in order to justify their banking practices.

## USURY IS INTEREST OR INCREASE

Ezekiel 18:8 says, "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."

The term USURY has been corrupted by modern laws to denote a rate of interest greater than that which the law or public opinion permits; but in Biblical law, in all dealings among Israelites, increase of debt by reason of lapse of time is strictly prohibited.

Any amount of interest, no matter how small, is USURY according to the Bible. A citizen might want to ask his government, "Why did you corrupt the meaning of the word USURY?"



## ANY INCREASE, NO MATTER HOW SMALL

The Talmud states, if a man has not been in the habit of greeting a certain other man FIRST, he should not do him this honor after he had obtained a loan from him (because even an honored greeting was considered a form of USURY).

And we might add - that's sure not much interest, to tip your hat first, but even that much is strictly against Talmudic law and ancient Jewish tradition. We are talking about ancient Jewish tradition not modern practice.

## LAW OR GRACE?

Ezekiel 18:13 says, "(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."

In case you are feeling condemnation and fear of the fact that our GOD might punish you for collecting a little money on your savings account in your bank - remember that we are not under the law any more. Since the resurrection of JESUS CHRIST from the dead, we are not held accountable by our GOD to keep the (dead) letter of the law.

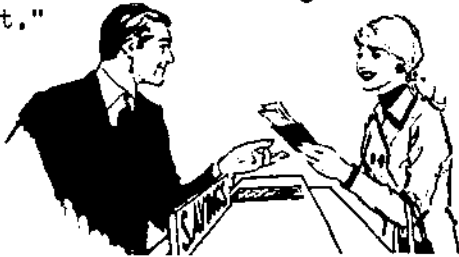
But, we must study to understand and keep the SPIRIT of the law. (See Matthew chapters 5,6,7 and the whole book of Galations.)

And we admit that many Christians are under the Gospel of the Circumcision and as such are obliged to keep the O.T. laws of Moses as well as rest in the grace of JESUS CHRIST. In this section, I am speaking to Christians who are in the Gospel of the Un-circumcision, who are NOT obliged to keep the laws of Moses, who completely rest in what JESUS did, not what they do. (See Gal. 2:7, Rom. chapter 14).

### MORE SCRIPTURE

Ezekiel 18:17 says, "(He that) hath taken off his hand from the poor, that hath not received USURY nor increase, hath executed my judgments, hath walked in my statutes; he shall not die for the iniquity of his father, he shall surely live."

Psalms 15 says, "Lord, who shall abide in thy tabernacle: Who shall dwell in thy holy hill?... He that putteth not out his money to USURY, nor taketh reward against the innocent."



## BANK HISTORY

The major banks of Europe were established and controlled by the Roman Catholic Church (abbr. R.C.C.) around 1000 A.D.

Remember the Crusades? They were around the turn of the millennium about 1000 A.D. (plus or minus a little). The Crusades established banks across the then known world. It was possible for a family in France to deposit money in a local bank and a son or father in that family on a Crusade could withdraw money from that account while on military (church) duty in a place as far away as Alexandria Egypt. Naturally, the banks were owned (or controlled) by the R.C.C., ie, the pope.



That is the way it was for a while.

## A MISTAKE

But in a little while the R.C.C. declared that any extra return upon a loan was against the divine law as proclaimed by JESUS CHRIST, and this prevented any mercantile use of capital by pious Christians.

The R.C.C. made a mistake because it based its position on a Vulgate mistranslation of JESUS' words in Luke 6:35.

The King James Version and the R.C.C. are wrong when they say, "Lend, hoping for nothing again" (Luke 6:35). Hoping for something again is surely USURY, hence the stand of the church against USURY.

But the New American Standard Translation is right when it renders Luke 6:35 as, "Lend, not despairing at all." The subject of the context of the passage is - to show mercy to everyone - and the subject of USURY on lent money is not there at all (except in the erroneous translation).

The two times that JESUS referred to the subject of USURY (takos in the Greek, hence our word "TOKEN") were really about one story in two gospels, ie, Matthew 28:27 and Luke 19:23. In the story of the returning nobleman, it was the nobleman who supported the practice of USURY, not JESUS. When JESUS said that is the way it is going to be he did not approve of USURY, but neither did he disapprove of USURY in any passage that I can find (and I've looked up everyone on USURY).

## THE BIG GIVEAWAY

Since the canon law did not apply to Jews, these Jews were not liable to the ecclesiastical punishments which were placed upon USURERS by the popes. In fact, by 1179 A.D., Pope Alexander III excommunicated all known Roman Catholic USURERS.



European kings gradually saw the advantage of having a class of men like the Jews who could supply capital for their use without being liable to excommunication. By this means, the money trade of western Europe went to the Jews. They were freed from all competition and could therefore charge very high USURY.

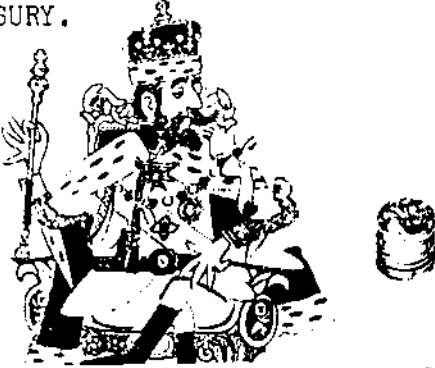
The kings of Europe needed the Jews in order to conduct the monetary business of their nation.

Since banking and USURY are so closely connected, the R.C.C. gave away all of the banks of Europe and also the control of all money and commerce to the Jewish courtiers.

Centuries later, recognizing their error, the LOMBARDS of Italy did what they could to regain as much as they could. (More on this later.)

## KINGS VS POPES

Both in England and in France, the kings demanded to be compensated for every Jew converted. In France the kings held to their right to half of the property of every Jew converted until that right was ended by law in 1281 A.D. There was continual conflict between the papal and royal authority on the subject of USURY.



Pope Eugenius declared all USURY null and void in 1146 A.D. (while the debtor was on a crusade).

Pope Innocent XIII made an indignant protest against USURY.

Pope Clement V protested against all civil law which permitted any form of USURY.

The north Italian catholics got wise to what was going on so the LOMBARDS (an Arian, Germanic tribe family who overran northern Italy by many wars from 500 to 1000 A.D.) invented methods by which USURY was disguised in the form of payment for possible loss and injury, payment for delay, etc. in order to circumvent papal law. Their reasoning was rather similar to the charging of "POINTS" to secure a mortgage loan today. "POINTS" are a way of disguising the fact that the USURY on the loan is really higher than the stated interest. Eventually the LOMBARDS provided their own bishops and cardinals who became "church" bankers.

Not to be outdone by the Italians, the French CAHORSINS (Cahors, a city of Southern France, 13th century financial center) invented the same systems.

The CAHORSINS and the LOMBARDS became known as the "Pope's USURERS," establishing a strong "church" banking center in France and another in Italy.

## COMPETITION AND INTRIGUE

By the 18th century (1700) there was very strong competition between the Jewish bankers and the Roman Catholic bankers. This provided the setting for the rise of the House of Rothschild which was destined to control nearly all of international banking by the 19th and 20th centuries.

## NAPOLEON

Another strange twist of fate (destiny?) came when the Italian born NAPOLEON BUONAPARTE (born Ajaccio, Corsica, August 15, 1769) became the Emperor of France.

By the way, the name NAPOLEON comes from the French NEO-APOLO, meaning NEW APOLLO. Our Bible has something to say about the NEW APOLLO. "And they had a king over them, which is the angel of the bottomless pit, whose name in the Hebrew tongue is Abaddon, but in the greek tongue hath his name APOLLYON." (Rev. 9:11). The English word for APOLLYON is APOLLO, and translated, they all mean DESTROYER. Everyone agrees that NAPOLEON, the NEW APOLLO, was certainly a DESTROYER of most everything.



Presently our own APOLLO missile is the king of all the destructive missiles (referred to as beasts in the book of Revelation).

Around 1799 Napoleon created the Banque de France, which originally was to be a French national bank supporting French national interests. As a result it really was in competition with both Jewish and R.C.C. banking interests. Nearly all historians agree that the Banque de France eventually bowed to the superior House of Rothschild, a destiny awaiting all nations and national banks.

In 1801 the Roman Catholic Church (R.C.C.) was reconciled with the French Revolution by Pope Pius VII.

Pope Pius VII came to Paris to crown Napoleon Emperor of France at Notre Dame December 2, 1804, but at the last moment Napoleon took the crown from the pope and set it on his own head himself.

Relations between Pius VII and Napoleon become more and more strained as time and the Napoleonic wars continued.

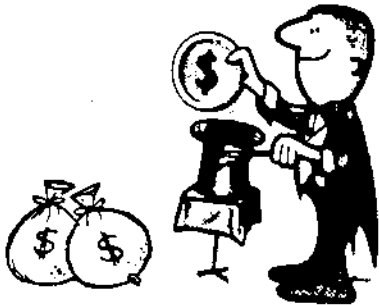
Napoleon annexed the papal states in 1809. Pope Pius VII responded with the excommunication of Napoleon. In response Napoleon ordered his Major General of the Army Louis Alexandre Berthier to march on Rome, arrest Pope Pius VII and he was kept prisoner until 1814. The pope was forced into a humiliating agreement at Fontainebleau on January 25, 1813, but he renounced it two months later, and it disappeared with Napoleon in 1814.

## BABYLON

USURY and basic banking practices were well known by ancient peoples long before the Roman Catholics united all of Europe with their crusades and banks.

Around 600 B.C. the Babylonian army destroyed Jerusalem, fulfilling the prophecy of Jeremiah. Those Jews who lived through the war were taken prisoner and made into slaves at Babylon. Daniel was a notable example.

The exiled Jews learned the principles of USURY, interest and money changing from the Babylonians. The Babylonians were accustomed to charge a rate of 20% per annum interest, USURY. The captured Jews became very adept in spite of the many warnings of Moses against it.



In defense of the captured Jews, we find evidence that they were ignorant of at least some of the laws that GOD gave them through Moses some 1000 years before.

Around 445 B.C. "they spake unto Ezra to bring the law of Moses...and he read therein from morning till midday...he read distinctly, gave the sense, and caused them to understand ...all the people wept when they heard the words of the law...they found written in the law that the children should dwell in booths (at the Feast of Tabernacles)...for since the days of Joshua, the son of Nun unto that day had not the children of Israel done so." (Nehemiah chapter 8)

The children of Israel must have been very ignorant about what GOD had told them to do from the time of the very beginning of the law about 1491 B.C. until the restoration of national interest in it around 445 B.C.

In this day of so many books and tapes and T.V. it is hard for us to relate to and to understand the acts of a nation of people who forgot about the law of GOD for about a thousand years.

But the hardships of their captivity in Babylon and the destruction of their beloved city Jerusalem must have caused them to start searching for the answer to the question, "Why?"

## BAD BAD BABYLON

Our Bible has much to say about the bad Babylonians, their USURY, commerce, merchandise, etc.

"And upon her head was a name written, MYSTERY, BABYLON THE GREAT, THE MOTHER OF HARLOTS AND ABOMINATIONS OF THE EARTH." (Revelation 17:5). My Bible very seldom uses capital letters for whole words, but here, in this case, capital letters are used for a whole lot of words. Does your Bible use capital letters?

## THE HARLOT WOMAN IS FOUND IN REVELATION 17 & 18



Lutherans have taught that the BABYLON whore was symbolic of the Roman Catholic church.

Roman Catholics have taught that she is the symbol for Lutheran protestants.

I think that both are wrong and both are right. She is the USURY system and all kings, governments, and organized churches have committed fornication with her.

Two decades of intense Bible study have convinced me that Revelation chapters 17 and 18 are all about the USURY system, its participants, its sensual rewards and its rewards of plagues. If space permitted I would quote the two chapters here now, but since it doesn't I hope you'll read it in your own Bible. But I must quote a few verses, "Come out of her, my people, that ye be not partakers of her sins and that ye receive not of her plagues" (18:4).

The kings of the earth committed fornication with the harlot Babylon woman, (USURY.) (17:2)

The inhabitants of the earth were drunk with the wine of her fornication (compound interest) (17:2)

The harlot was arrayed in purple and scarlet, decked with gold, precious stones and pearls. (Results of much USURY) (17:4)

The merchants of the earth are waxed rich through the (power) of her delicacies (merchandise plus loans, USURY, creates sales) (18:3).

## WHAT'S WRONG WITH CHARGING INTEREST?

"What's wrong with USURY?" some have asked me. "Without interest there would be no commerce," others have told me.

Here is what is wrong with USURY.

## PLAY THE GAME

We will now play like we started a small bank in 1776, the year of the start of our nation, with an initial investment of \$100,000. We will loan that at USURY of the standard BABYLONIAN system of 20% per year. We will reinvest our USURY earnings and re-loan the total each year, earning what is called COMPOUND INTEREST.

## COMPOUND INTEREST ON \$100,000 AT 20 % START 1776 A.D. PERIOD: 210 YEARS.

THE FIRST YEAR 1776 WE WILL HAVE		100,000
THE SECOND YEAR 1777 WE WILL HAVE		120,000
THE THIRD YEAR 1778 WE WILL HAVE		144,000
THE 25TH YEAR 1801 WE WILL HAVE		7,949,682
THE 50TH YEAR 1826 WE WILL HAVE		526,643,240
THE 75TH YEAR 1851 WE WILL HAVE	50 BILLION	50,239,754,000
THE 100TH YEAR 1876 WE WILL HAVE	6 TRILLION	6,901,460,200,000
THE 125TH YEAR 1901 WE WILL HAVE	548 TRILLION	548,644,110,000,000
THE 150TH YEAR 1926 WE WILL HAVE	52 QUADRILLION	52,338,550,000,000,000
THE 175TH YEAR 1951 WE WILL HAVE	4 QUINTILLION	4,992,897,900,000,000,000
THE 200TH YEAR 1976 WE WILL HAVE	571 QUINTILLION	571,564,000,000,000,000,000
THE 210TH YEAR 1986 WE WILL HAVE	3 SEXTILLION	3,538,973,200,000,000,000,000



For the year 1985-86, we will earn USURY (interest) of  
**\$589,828,800,000,000,000,000**      **\$589 QUINTILLION**

and we will possess

**\$3,538,973,200,000,000,000,000**      **\$3 SEXTILLION**

That is more money than the combined national debts of all the nations in 1985. That's more than all the productive capacity of the whole world in a year.

(Copies of six pages of computations, used to make this chart, are available from our office, if you must.)

## RICHER RICH & POORER POOR

When you remember that we only started with \$100,000 and we did not lift a finger or work with the sweat of our brow and we only let it accumulate for 210 years, the age of the U.S.A.,

Then we can more easily understand the saying,

"The rich get richer and the poor get poorer."

## OWN EVERYTHING

Just what do these giant numbers mean? They are too large for our minds to deal with.

It means that if we were a member of a FAMILY, or a GROUP, or a CHURCH that understood the principle of USURY and played the game for the period of the existence of the U.S.A., then we would own the whole world, everything and everybody in it.

The book of Revelation describes what we would own more eloquently than I can.

"The merchants of the earth shall weep and mourn over her: for no man buyeth their merchandise any more. The merchandise of gold, and silver, and precious stones, and of pearls, and fine linen, and purple and silk, and scarlet, and all sweet wood, and all manner vessels of most precious wood, and of brass, and iron, and marble, And cinnamon, and odours, and ointments, and frankincense, and wine, and oil, and fine flour, and wheat, and beasts, and sheep, and horses, and chariots, and slave bodies, and SOULS (minds) of men." (Revelation 18:11-13).

## OWN EVERYBODY

We will own every big and little thing; and every human on the face of the earth will be our slave.

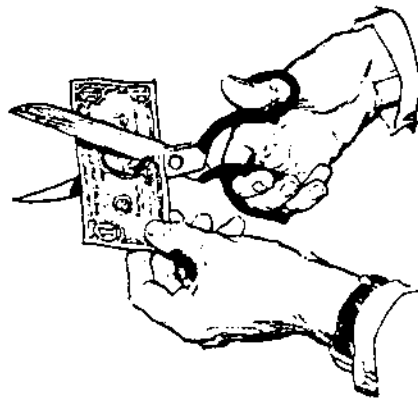


The tragedy is; that is exactly what has already happened.

The governments of the world and the churches of the world have supported the harlot Babylonian USURY system, to our hurt and deep regret.

While it is true that the Jews (House of Rothschild - Bank of England), the Cahorsins (the Bank of France), and the Lombards (the Roman Catholic church) have been in great competition with each other for the control of the world through USURY; it is also true that they have so intermingled with each other in supporting giant projects and governments that the job of identifying and untangling the web, looks impossible to this writer. The purpose of this study is to understand the principle, not identify every detail.

But it does help us to understand why our President Reagan recently sent an ambassador to the Vatican of the R.C.C. in Rome. He had to because of the present economic chaos in the U.S.A.



## SELF DESTRUCT

Whenever a government sets up a banking system dependent upon USURY then that government plants within itself the seeds of its own destruction. Our own Benjamin Franklin visited the House of Rothschild in 1780 and thereby sealed the fate of our nation to a period of about 200 years.

## YOUR BANKER

Your own local banker is no more guilty of breaking the SPIRIT of our GOD's laws than is every other citizen of this great country. We all have been trapped by the system.

The International Bankers are the guilty parties who are the cause of the ills of this present age.