“Whoever increases wealth by taking interest or profit from the poor amasses it for another, who will be kind to the poor.” (NIV)

Question: What does this verse mean?

Answer:
The person described here is someone who grows their wealth through unjust means—by charging interest or profit in a way that exploits the vulnerable, particularly the poor. This behavior is essentially taking advantage of those who are already in difficult circumstances for personal gain.

Biblical law clearly forbids such exploitation. For example, God instructed the people of Israel not to charge interest (usury) on loans to the poor among their own community. They were commanded to lend without seeking profit from their needy brothers and sisters, though interest could be charged to foreigners (Exodus 22:25, NIV):

> *“If you lend money to one of my people among you who is*

> *needy, do not treat it like a business deal; charge no interest.”*

Also see Leviticus 25:35-37 and Deuteronomy 23:19-20 for similar injunctions.

Theological and Practical Reflection:

Despite God’s clear commands, history shows that many have disregarded these laws. Wealthy individuals amassed great fortunes through unjust practices—extorting interest and profits from the poor. Their wealth accumulated “like dust on the ground” (Proverbs 28:8) — vast yet ultimately meaningless and fleeting.

However, Scripture assures us of divine justice. People who unjustly gain riches at the expense of the poor will not keep them forever. The Book of Job (27:13-16) and other passages warn that God will eventually take from the greedy and redistribute to those who show mercy to the needy. This divine rebalancing reflects

God’s heart for justice and compassion.

Why does this happen?

The Bible teaches that earthly wealth is temporary and can “fly away” like a bird (Proverbs 23:5). Wealth not used rightly—especially when hoarded or gained through injustice—will be lost. The Master in Jesus’ parable warns that talents (resources) not used for God’s purposes, including mercy and justice, will be taken away and given to those who are faithful (Matthew 25:28, ESV):

> *“For to everyone who has, more will be given, and he will have an abundance. But from the one who has not, even what he has will be taken away.”*

What does this teach us?

If we are people who act justly and show compassion to the poor by sharing what we have, we should be encouraged that God already has prepared blessings for us. The riches of those who selfishly hoard wealth through exploitation will ultimately be transferred to those who honor God’s commands of mercy and justice.

This also reveals a profound spiritual truth: those who delight in giving to others have great treasure on earth and in heaven (Luke 6:38). God honors generosity and kindness to the poor.

Final Encouragement:

May the Lord help us to understand these divine principles and inspire us to love and serve the poor with genuine hearts. Let us be diligent stewards of what God has entrusted to us, using our resources not for selfish gain but to bless others. In doing so, we align ourselves with God’s justice and mercy—qualities that reflect His own nature.

Shalom.

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