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Take No Millstone as Collateral
24: 6

Take no millstone as collateral DIG: Business transactions between Jews were to be humane and compassionate, to help the needy and not enrich the lender. How did this mitzvah accomplish that command?

REFLECT: How is the moral force of this mitzvah still powerfully relevant to control the unscrupulous lender today? How are you doing with this mitzvah?

Walk with integrity and preserve the dignity of your brother, even when making a loan.

Deuteronomy 19:1 to **26:15** (**to see link click DI – The Social and Family Mitzvah**) deals with individual mitzvot, and to today's readers they might appear irrelevant at first, but the very principles behind these commandments were the ones that have brought dignity to mankind. We need to examine these mitzvot in depth to discover the spirit in which they were given, so that we can still live in obedience to **God's Word** today. For example, in **Numbers 18, the Israelites** were to bring **their tithes** to the Tabernacle because **the priests** and **Levites** had **no inheritance**. But today we have no Temple and no priesthood; however, we bring our tithes to our place of worship. That is the spirit of the mitzvah.

From **23:15** to **26:15**, **Moses** deals with **twenty** real life situations that the nation would need to function in a godly manner, and valuable lessons for us today as well: **number eight.**

Lending (as distinct from simply giving) to those in need is commanded in the TaNaKh. **David** wrote: **ADONAI, who may dwell in Your tent? Who may live on Your holy mountain? The one who walks with integrity, who does what is right, and speaks truth in his heart, who does not slander with his tongue, does not wrong his neighbor, and does not disgrace his friend, who despises a vile person in his eyes, but honors those who fear ADONAI, who**

keeps his oath even when it hurts, and does not change, who lends his money without interest, and takes no bribe against the innocent. One who does these things will never be shaken (Psalm 15:1-5). In an earlier passage (see **Ef – Don't Gouge Your Brother**), a man was forbidden to charge **interest** on a loan to a fellow **Israelite**. He could make the loan, but he could not charge any **interest**. The person receiving the loan would provide some **collateral** to **the lender**, signifying his intention of repaying the loan.

Do not take a pair of millstones – not even the upper one – as collateral for a debt, because that would be like taking a man's livelihood as collateral (24:6). This commandment protected the dignity of the individual. It was common practice in the ancient Near East for **a lender** to receive something as collateral when making a loan to someone. In biblical time most people who took a loan did so only as a last resort, and were extremely needy. Some people would have little of value to offer to **the lender** and end up in **debt** slavery. This mitzvah, while not denying the legitimate stake of **the lender** in the loan's repayment, prohibits **the lender** from taking collateral that was central to the borrower's ability to make a living.

Each morning, the wife would use **the millstones** to prepare flour for the family's daily bread. **A millstone** consisted of two pieces of rock, the top one resting on the lower one, and was used to grind grain into flour for bread. The stationary bottom stone ("nether stone") could weigh ten to twenty pounds, while **the** rotating **upper stone** ("rider stone") would weigh much less, about five pounds. Though taking both stones would be difficult, taking the upper stone would be relatively easy. By just taking **the upper stone**, **the lender** would render **the millstone** worthless, and thus "take the life," or the livelihood, of **the debtor**. This, however, would have

contradicted the spirit of generosity which should have motivated the lender in the first place. This follows the **eye for eye** principle seen in the Torah (see **Do – Show No Pity: Life for Life, Eye for Eye, Tooth for Tooth, Hand for Hand, and Foot for Foot**). The city elders would determine how he would be paid back.[519]

*Dear Heavenly **Father**, How loving and kind **You** are! **You** are extremely powerful and can conquer anyone you want, yet **You** use **Your** power only in fair and righteous ways and **You** have concern for the poor. Praise **Your** heart attitude of being loving and kind is more important than getting a ton of money by unkind ways. **Pure and undefiled religion before our God and Father is this: to care for orphans and widows in their distress, and to keep oneself unstained by the world (James 1:27).** We worship you and look forward to praising **Your** great name forever in heaven. In **Yeshua's** holy name and the power of His resurrection. Amen*