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Collecting a Pledge
24: 10-13

Collecting a pledge DIG: What was the purpose of this mitzvah? What is a pledge? Why return it quickly? What happened if the loan was not repaid? Who was this mitzvah supposed to protect?

REFLECT: How relevant is this mitzvah to you three-thousand years later? Do you think the answer to exploitation in the world is charity? What is more important than material help?

The dignity of the borrower was preserved by prohibiting the lender to enter his house and take anything he might want as a pledge.

Deuteronomy 19:1 to **26:15** (**to see link click DI – The Social and Family Mitzvot**) 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 eleven.**

The concern for **the poor** continues here, picking up a similar theme found earlier (see **Ek – Take No Millstone as Collateral**). **Deuteronomy** is determined to protect **the poor**, not only from commercial exploitation (see **Ef – Don't Gouge Your Brother**), not only from life-threatening pressures from **lenders**, but even from the invasion of **their** personal property. Poverty robs a person of so much, but **the poor** should be allowed to control what **they** still own, and should be given

respect in **their** own homes. These verses are typical of **Deuteronomy's** blend of realism and challenge. They accept the reality of poverty and debt, and necessity of **loans**. But they seek to lessen the harshness of that reality by instilling a heart of compassion and respect. While not enforceable, it insisted on preserving the humanity and dignity of every member of the covenant community.[525]

While **loans** with interest were forbidden to fellow **Israelites**, it was permitted to take some kind of **pledge**, held as security as a promise to repay **the loan**. If **the loan** was not repaid, **the lender** would keep **the pledge**. However, **the lender** was to honor the privacy of **the borrower**. **His** property was still **his** property and worthy of respect. **When you make any kind of loan to your neighbor, you are not to go into his house to get his pledge. You are to stand outside, and the man to whom you are making the loan is to bring the pledge outside to you (24:10-11).** The fact that a person was owed something didn't give **him** the right to go into **his house**. **The lender** should allow **the debtor** to bring **the pledge** out to **him** rather than **himself** digging through **the man's** possessions in search of something **he** might find adequate.[526] **The lender** was compelled to accept it, whether pleased with it or not.

It seems that an article of clothing was the most common thing used as **a pledge**. **If he is a poor man,** and gives **you his** coat as **a pledge**, **you are not to** hold on to **it. You must certainly restore the pledge to him when the sun sets, so that he may sleep in his coat and bless you.** If **the borrower** was so **poor** that all **he** could offer as **a pledge** was **his coat**, which served as a blanket at night, then **the lender** was to **return it** to **him** before nightfall. This is an expansion of a mitzvah found earlier**, "If you take your neighbor's coat as a pledge, return it to him before the sun goes down, because his coat is the**

only covering he has for his body. What else will he sleep in? When he cries out to Me, I will hear, for I am gracious (Exodus 22:25-26).

Not only would **the poor man** thank **him** for the compassionate treatment, but also **ADONAI, his God**, would regard such conduct as **righteous (24:12-13).**[527] The effect was to extend the concept of being blameless in a court of law. **YHVH Himself** was **the Judge**, and **the lender** who respected the spirit of the mitzvah, received a verdict of innocence. **God** was, and is, watching. How we treat each other means something to **Him,** because **He** cares for us.

*Dear Heavenly **Father**, How loving and kind **You** are! **You** are extremely powerful and can conquer anyone **You** want. Someday **You** will wipe out with **the sword** of **Your mouth** all the kings of the earth and their armies that come to make war against you **(Revelation 19:11-21).** Though **You** have all power, 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 **His** power of resurrection. Amen*