

Deut 14:22-15:18 Money Matters

One of the main problems in our country today has to do with money. We are currently about 36T in debt. The government borrows a lot of money every year just to keep functioning. Right now, we are paying more in interest on that debt than we are paying for the defense budget.

Much of the spending for entitlements is for the poor—people in poverty, people who are homeless or jobless. Our country has generous programs for the poor, and that's one of the reasons our country is going broke.

OT Israel also had programs for the poor. The passage we're looking at today describes several laws that obligated Israel to care for those who often did not have many financial resources—Levites, orphans, widows, and strangers.

The Bible mentions care for the poor quite frequently. OT Israelites were required to care for the poor, and NT Christians also must be sensitive to the needs of the poor among them.

Of course, today we have government programs to take care of some of these needs. Some of our taxes pay for programs to help the poor. But the church also has some responsibilities to care for the poor among us.

I've titled this message Money Matters because much of the text deals with money—giving it as a tithe, loaning it out, paying off a loan, and generosity toward the poor.

Let's see what Moses says here regarding money matters.

I. Tithe of your increase yearly. .22-26

- A. God expected Israel to bring the tithe—10%—of their annual income to the tabernacle. They brought this material—grain, livestock, oil, wine—to the central altar and sacrificed it to the Lord or given to the Levites for their use. They did this once a year.
- B. .23a They would have a picnic or banquet with the materials they brought. This was not just a meal for the sake of a meal, but it was part of the celebration of the sacrifice. They were celebrating God's blessings on the work of their hands (cf. .29end).

Quote: The picture is of the LORD as the host, inviting people to his house to enjoy how richly he has blessed them.¹

C. .23end Note the purpose here: “so that you may learn to fear the Lord your God always.” This was a way of acknowledging that everything they had come from God. They had this food because the Lord had blessed them. This ritual reminded them that their prosperity came from God.

D. .24-26 Once they inhabited the PL, one problem with this system would be distance—many people would live quite a long distance away from the central altar.

If the tithe were too large to carry, or if they lived far from the altar, they could sell these materials, take the money, go to the central altar, buy the materials they would need there, and participate in the sacrifice.

Included in this occasion would be a communal meal in which you “rejoice, you and your household” (.26end). They were eating “before the Lord your God.” So this was a means of worship for the OT saint.

E. .26 Just a comment on “wine (יַיִן) or strong drink (שֵׁכָר)”

1. OT believers could drink wine and strong drink in moderation.

a) Wine was made from grapes and usually was mildly intoxicating.

b) Strong drink refers to any kind of fermented alcoholic drink. It could refer to beer.

c) Clearly, this text allows the drinking of alcoholic beverages.

2. So someone might read this and conclude that drinking alcohol is acceptable for Christians. But I would urge caution in that regard.

¹ Matt Fuller, *Teaching Deuteronomy: From Text to Message*, Teach the Bible (Ross-shire, Scotland; London: Christian Focus; PT Resources, 2022), 210.

3. Their alcoholic beverages were considerably different from what is commonly available today. The amount of alcohol in their wine and other beverages was quite low; they would usually have to drink quite a bit to get drunk. So even “strong drink” was not particularly strong, especially in comparison distilled alcohol.

People in the ancient world did not have distilling technology.

4. Also, in the ancient world, alcohol content was beneficial in that it killed germs and parasites. They didn’t understand the germ theory of disease back then, but they knew that alcohol could be beneficial for your health. It had a purifying effect.
5. Further, the Bible contains warning about the dangers of alcohol.

Pr 20:1 Wine is a mocker, strong drink is raging: and whosoever is deceived thereby is not wise.

6. The Bible clearly prohibits drunkenness. Science today tells us that even small amounts of alcohol have a negative effect on the body, particularly on the brain. Cf. it impairs judgment.
7. My advice is to abstain from alcohol. I believe that the best choice in that regard is simply to not drink. There are no good reasons to drink, and there are many good reasons not to drink. So the best choice is to abstain.
8. Alcohol may be beneficial in some cases as a medicine, but that’s about the only reason to use it.

App: What about tithing (.23)? Are we under obligation to tithe in the NT era? Jesus tithed and commended tithing, but he was still operating under the OT system. We do not find the tithe as an obligation for us like it was for the OT Israelites. We find no NT commands that obligate us to tithe.

When discussing our financial obligations to the church, the NT tells us to give cheerfully, regularly, sacrificially, and proportionally. We decide in our own hearts how much to give. I personally think that the tithe or more is a proper amount to give. As a general rule, giving a tithe or better is certainly fitting and biblical.

I've found that failure to support the ministry of your church financially is a spiritual problem, not a financial one. Even people living in poverty can contribute to the maintenance of the church if they have the right priorities. Giving is an act of worship and an act of obedience that God expects all Christians to participate in.

We may not be obligated to tithe like the OT saints were, but giving a tithe or more is a good and biblical practice.

II. Tithe every third year for the Levites and the destitute. .27-29

A. Every third year, another tithe was to be brought to a local storehouse where it would be distributed to the Levites and to the destitute. These materials were not taken to the central altar but to a local storehouse.

B. .29 Moses mentions three categories of people who would benefit from this tithe.

1. Levites were the priests, teachers, and religious workers of Israel. They were scattered throughout the nation. They served at the Tabernacle periodically, but mostly they lived in the cities of Israel.

Levites were not necessarily poor, but they could own no land and they did not work a regular job to make money. They could use the pastures around the cities in which they lived, and they could own houses in the cities, but they had no property like the other Israelites had. Levites were dependent on the other Israelites to support them. That support came through the tithe. The Levites themselves had to tithe on what came in to them in the tithes (Num 18:26).

2. Strangers/sojourners were resident aliens, non-Israelites living in Israel. They typically were among the poor of the land. They might be hired to do manual labor or they might be slaves or servants.

3. Orphans and widows were also the poorest of the people. Children without parents and women without husbands often lived in poverty.

C. The tithe of the third year was the program to help the most destitute in the land. This material was to be collected locally and distributed to the Levites and to those in poverty.

- D. So the point is that everyone in the nation should enjoy God's blessings. None of them should be left out. When the nation prospered, these marginal people would get the resources they needed.
- E. .29end If Israel followed these guidelines, they would enjoy God's blessings upon them.

App: How do we apply these principles today?

Levites were the spiritual leaders and teachers of Israel at this time. The closest parallel for us would be pastors. Israel as a nation provided for the Levites, and the church should provide for its pastor. I'm thankful for how the church provides for my family.

What about the destitute, those living in poverty—the stranger/sojourner, the orphan, and the widow?

First, the church's main obligation is toward those who are part of the church. The church is *not* responsible for alleviating poverty in all of society. The assembly is responsible for those who are members of the assembly. Cf. the origin of deacons, Acts 6. Our main concern is alleviating the poverty of members of our church. We can certainly do more than that, but caring for our own flock is the primary responsibility—particularly orphans and widows. Cf. the deacons' fund is available; many give to it.

Second, the church may step in when the family is unable to help. The church helps when normal family resources are not available. Normally, the family should be taking care of their own widows.

What about strangers/sojourners—resident aliens, immigrants. Immigration is a big issue these days. We are in favor of legal immigration. If an immigrant showed up here at church, we would be gracious and friendly, welcoming, warm, etc. If the immigrant were illegal, we might sympathize with him and seek to help him in various ways, but we would not hide him from the authorities. Illegal immigrants are criminals. They broke the law when they entered the country illegally, and they are breaking the law by living here illegally. We are obligated to help deport them, not to conceal them. We can be charitable and compassionate, but we don't condone illegal immigration.

Trans: So we should try to show compassion toward the destitute, particularly to church members who have financial needs.

III. Release debts every seven years 15:1–11

In this section, Moses is addressing the possibility that an Israelite got into financial trouble and had to take out a loan. The principles here would help troubled Israelites get out of debt and get back on their feet financially.

- A. .2 If an Israelite loaned money to a neighbor, he could expect the neighbor to pay back the loan over time. The Jews could not charge interest to one another, but they could make loans.
- B. .1 At the end of seven years, whatever was unpaid on that loan was to be forgiven. The remainder could go unpaid. I think the assumption is that the one taking out the loan had done all he could to repay it, but he failed to pay back some of the money he borrowed. I.e., he defaulted on the loan; he was unable pay back some of it. In that case, the lender must simply forgive the debt.

And note that this loan situation pertained to one's "neighbor or brother." So this is for fellow Jews, members of the covenant.

Remember that Israel was supposed to have a sabbatical year every seventh year. They were to work their farms for six years, but then let the land lie fallow for the seventh year (Ex 23:10-11; Lev 25:1-7). So during that seventh year, they were also supposed to cancel debts.

.3 The only exception to this was when they loaned to foreigners. The Jews could charge interest to non-Jews, and they could demand the full repayment of a loan.

- C. .4 Moses considers the possibility that there would be no need for loans because there would be no poor people. In theory, Israel could be so prosperous that no one would need a loan; no one would be in poverty; no one would be in debt. This would be the ideal as they inhabit the PL.
- D. And this would happen if they follow vs. .5 – "if you carefully obey the voice of the LORD your God, to observe with care all these commandments which I command you today." Obedience to God's law would lead to prosperity.
.6 would pertain if they acted on vs. 5. They would not have to be concerned about humanitarian efforts if they followed vs. 5. They would be creditors not debtors.

- E. .7 In reality, poor people would live in their communities. Israel probably won't fully obey vs. 5. Israel must be compassionate toward those in need. They should be generous and not greedy. So Moses urges them not to harden their hearts or close their hands to "your poor brother." So while in theory there may be no poor, in reality, because of man's sinful nature and because of bad decisions, some people will be poor.

Note the connection between a hard heart and a closed hand. The heart controls the hand. Lack of generosity is a symptom of a hard heart.

- F. .8 Freely open your hand; generously lend people what they need.

Quote: Granted the existence of the poor, the attitude toward them must be one of softness of heart and openness of hand.²

- G. .9 Even if the 7th year is coming up in which you have to release debts, you should still lend to those in need. The temptation would be to not lend to anyone if the time of release of debts were drawing near. In that case, you loaned out money, you'd probably not get paid back. People would obviously want to avoid making loans that would not be paid back.

But Moses urges his people to lend generously even if the 7th year is near. Even with the prospects of not getting repaid, they should still be willing to make the loan. This would probably amount to a gift, but that's OK. Do it anyway; take care of the needy brother, even if it costs you. Trust in God to bless you for your generous open-handedness. Enjoy the prospect of helping those in need without expectation of repayment.

Quote: Let money fall from your hand to where it can aid a brother in need.³

- H. .10 Give freely; don't be stingy or grudging about it. Trust God to bless you when you bless others.

² Eugene H. Merrill, *Deuteronomy*, vol. 4, The New American Commentary (Nashville: Broadman & Holman Publishers, 1994), 244.

³ Matt Fuller, *Teaching Deuteronomy: From Text to Message*, Teach the Bible (Ross-shire, Scotland; London: Christian Focus; PT Resources, 2022), 213.

I. .11 Moses admits that the poor will always exist in the land. It's *possible* that there would be no poor (vs. 4) if they fully obeyed the Lord (vs. 5); that would be the ideal; but *probably*, the poor will always be there. People don't obey God's commands; they make bad decisions; calamity strikes; people fall into poverty. So it's important to be generous and compassionate toward the needy and the poor.

.11 And note the emphasis here is on "your brother, your poor, your needy, in your land." So these are fellow Jews, national Israelites, people in the same community, people of the same faith.

J. .10end If you do it this way, "the Lord your God will bless you..."

App: It's a sad reality of human nature that some people will sink into poverty. There is nothing sinful necessarily about poverty, but it is a difficult way to live.

Quote: Through poor judgment, wrong advice, or circumstances beyond human control, there are always persons who become destitute and who must therefore cast themselves upon the merciful [benevolence] of others.⁴

God promises to bless us when we are generous to those in need. That's the basic principle here: be generous, and especially willing to help fellow Christians, and most especially those of your own church. Don't be stingy or grudging against those in need; give generously. Cf. vs. 10a.

Quote: In the real world of fallen humanity there will always be the poor (v. 11a), but there must also always be, among God's people, a spirit of generosity to them (v. 11b).⁵

And note that we see a difference between Israelites and foreigners. Likewise, when it comes to our financial obligations to others, there's a difference between those who are part of the church and those who are not. We might treat fellow Christians in ways that we would not treat non-Christians. We have obligations to those in God's family. We don't have those same obligations to those outside God's family or outside of our local church.

⁴ Eugene H. Merrill, *Deuteronomy*, vol. 4, The New American Commentary (Nashville: Broadman & Holman Publishers, 1994), 242.

⁵ Eugene H. Merrill, *Deuteronomy*, vol. 4, The New American Commentary (Nashville: Broadman & Holman Publishers, 1994), 245.

While we should be open handed and generous, we also have to be discerning and careful. In some cases, we should *not* give generously, especially when the money would be used for immoral purposes. We don't want our generosity to be used for sin. Also, we don't want to enable people to continue to make bad decisions. So we have to be careful in the use of our generosity.

Further, I would urge caution regarding making loans, even to fellow believers. In many cases, a gift with no strings attached is better than a loan. Loans can lead to hard feelings, especially if the loan goes unpaid. There is a lot more peace of mind for everyone involved if the money is given as a gift instead of considered as a loan. Take care of the brother in need.

If we wanted alleviate poverty in our land, what should we do? Vs. 5—carefully obey the voice of the Lord, observe all these commandments. The true solution to poverty in society would be teaching God's commandments, rewarding those who do right, and punishing those who disobey. We ought to teach that obedience to God leads to blessings. At least, our leaders could promote biblical values as a means of reducing poverty.

IV. Release indentured servants every seven years. 15:12–18

- A. Moses continues to address the potential problem of poverty. If a person were destitute and had no means of paying his debts, he could sell himself as a servant to his creditor. He was not becoming a slave but a servant for a specified amount of time. We might call this indentured servitude. His creditor then was responsible to provide for his needs, and the servant was responsible to work off his debt.
- B. .12 And under OT law, this arrangement was supposed to last no longer than six years. A debtor should have been able to work off his loan within that amount of time. At the end of that time, “you shall set him free” (vs. 12end; cf. Ex 21:2).

Vs. 18a—the creditor should not regret setting the servant free. He got his money back in the form of work; the debtor worked off the loan.
- C. .13-14 When a creditor set free a servant who has been part of his household for all those years, he must provide some basic resources for the man so he could go out and set up a household for himself. If after six years the servant left with nothing, he would almost certainly be forced to go back into servitude again. So the master should send him away with some resources/provisions for him to get back on track with his life.

So here we have the idea of open handed generosity again. Enjoy the opportunity to help out a fellow Israelite.

Quote: These [gifts] would enable a person to make a fresh start in life and benefit from the overall bounty and blessing of the land.⁶

D. .16 If the servant would rather remain with his creditor because he enjoyed this arrangement, the creditor could pierce the servant's ear as a sign that his relationship is permanent. The servant would then be identified with the creditor's household for the rest of his life. Cf. Ex 21:5-6.

E. .18end God will bless those who follow these principles.

App: We don't practice slavery or indentured servitude. The closest parallel we have in our culture is employment. For us, employment is always voluntary. We don't sell ourselves into service; we usually work for our wages. This passage suggests that employers ought to treat their employees well. They ought to pay them generously and treat them with compassion. They ought to be such good employers that their employees want to stay with them permanently.

We also see that debtors should make every effort to pay off their debts. Selling yourself into servitude is a rather extreme measure, but if radical steps are necessary to pay off your debts, then that's what you have to do.

This is also a warning to avoid debt as much as possible.

Pr 22:7 ... *the borrower is servant to the lender.*

Be very careful about getting into debt, especially as a young person.

Our main concern when helping those in poverty or in financial distress should be to help them overcome their problems and regain their financial footing.

God clearly is concerned about money matters. He is concerned about those in poverty—the orphan, the widow, the sojourner. He's concerned that faith leaders receive adequate compensation.

⁶ Edward J. Woods, *Deuteronomy: An Introduction and Commentary*, ed. David G. Firth, vol. 5, Tyndale Old Testament Commentaries (Nottingham, England: InterVarsity Press, 2011), 208.

The main point here is that God's people should be open-handed and generous when it comes to supporting the ministry and supporting those in need. I am grateful that many in our church are sacrificially generous in their support of the church and its ministries. I am glad that many give in the deacons' offering and that we can help those in need.

Perhaps some of us today need the reminder to extend generosity to those in need. Who could use some help? Who needs to get back on their feet financially?

Vs. 14b – *From what the LORD your God has blessed you with, you shall give to him.*

If we follow these principles, “The Lord your God will bless you in all that you do” (15:18end).