

Deuteronomy 23:19-25

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In our current section on case laws (Deut 19:1—26:19), we are considering how the nation of ancient Israel was to practice righteous living after they entered the land of Canaan (Deut 16:20), how righteousness was measured by conformity to God’s laws (Deut 6:24-25), and obedience would result in the Lord’s blessings (Deut 11:26-28). In this section, Moses addresses the matter of charging interest on financial loans (Deut 23:19-20), the importance of keeping vows to God (Deut 23:21-23), and respecting a neighbor’s property (Deut 23:24-25).

Charging Interest on Financial Loans

Israel was a theocracy, one kingdom under God, who was their Judge, Lawgiver, and King (Isa 33:22). As a theocracy, Israelites were to have a sense of corporate responsibility for each other, as they were all in the covenant community, a special people, chosen by God to be His holy representatives to others (Lev 11:45; 20:26; Deut 7:6; 14:2). This had practical application in everyday matters such as loans to the poor. Moses said, “You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest” (Deut 23:19). Two groups are assumed in this verse, the wealthy and the poor. This shows that in a theocracy where God Himself rules, there would be economic stratification. Socialistic and Communistic ideas of redistribution of wealth is a foreign concept to the Bible and tantamount to theft. Biblically, God directs wealthy Israelites to deal generously with their poor countrymen. It was fine to give them loans to help them when they were in a disadvantaged place, but they were not to charge interest (Ex 22:25-27; Lev 25:35-38). Eugene Merrill states, “Proper treatment of a brother in such matters would ensure the blessing of God in the land of promise (v. 20). God himself gives freely and graciously, so why should his people profit from the misfortune of one another (cf. Lev 25:35–38)?”¹ Not only was a loan to be made to a poor Israelite without interest, but if that Israelite could not repay the loan at the time of the sabbatical year, the loan was automatically forgiven (Deut 15:1-2).²

¹ Eugene H. Merrill, *Deuteronomy*, vol. 4, The New American Commentary (Nashville: Broadman & Holman Publishers, 1994), 315.

² Of course, a wealthy Israelite might have a concern that a needy brother would ask for help near the seventh year, just prior the time when loans were automatically forgiven, and the loan would become a gift with the lender losing all hope of repayment. If the wealthy Israelite failed to obey the Lord and withheld the loan to the poor person, then the poor “may cry to the LORD” in such a situation, which meant he would take his case before the Judge of all the earth and, it would “be a sin” in the one who was stingy. Here, it is revealed that the poor had legal rights in God’s theocratic kingdom, which is revealed in other parts of Scripture (Deut 27:19; Pro 29:7; Isa 10:1-2). The cure of a hostile attitude toward the poor was a generous heart and an open hand. This cure was to be self-administered. Failure

However, for foreigners who were outside the covenant community, Israelites could charge interest on loans. Moses said, “You may charge interest to a foreigner, but to your countrymen you shall not charge interest” (Deut 23:20a). Foreigners (Heb. נֹכְרִי *nokri*) were those who lived among Israelites but were not part of the covenant community. Nothing is said about the resident *alien* (Heb. גֵּר *ger*) who resided among the Israelites, who enjoyed greater benefits than the *foreigner* because he/she had committed themselves to the Lord. Foreigners might see Israel as a growing nation with strong economic possibilities and want to interact with them in business ventures. If a foreigner wanted to take out a loan from an Israelite, the latter was granted permission to charge interest on the former. Peter Craigie comments, “The Israelite was permitted, however, to lend on interest to a foreigner. Since the foreigner was not a member of the covenant community, it was not considered necessary to treat him in the same way as a fellow Israelite.”³ Here was just economic discrimination where membership had its privileges. If Israel would follow these commands, like all the others, the benefit would be, “so that the LORD your God may bless you in all that you undertake in the land which you are about to enter to possess” (Deut 23:20b). God’s blessing would follow obedience (cf., Deut 14:29; 15:10; 24:19; 30:15-16). Daniel Block writes, “This policy seeks to inspire generosity by reminding Israelites that Yahweh’s generosity toward them is contingent on their generosity toward each other. The motive clause reflects Yahweh’s desire to bless them in the land in every effort to which they put their hands.”⁴

There is no theocracy in the world today; however, just nations do well to learn from the economic principles of the Bible. God’s laws to Israel concerning money assume a free-market economy where individuals could pursue economic self-interest, but not in such a way so as to exploit a disadvantaged member of the covenant community. Today, a free-market economy is preferred over other economic systems, as it does more to elevate the poor in a community by allowing them to make good financial choices and benefit from those investments. However, those operating by selfish values can manipulate such a system, as they can any system, even one designed by God. A free-market system, by itself, does not secure a moral outcome or fair treatment of the poor. However, when God’s values for the poor undergird those with economic wisdom, it meets His approval and others are blessed by their open-handedness.

to be kind and open-handed would bring about God’s cursing, but obedience would secure His blessings (Deut 7:11-13; 11:13-15, 26-28).

³ Peter C. Craigie, *The Book of Deuteronomy*, The New International Commentary on the Old Testament (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 1976), 303.

⁴ Daniel I. Block, *The NIV Application Commentary: Deuteronomy*, ed. Terry Muck (Grand Rapids, MI: Zondervan, 2012), 548.

Keeping Vows to God

Integrity matters to God, especially as it pertains to keeping a promise we make to Him or others. In ancient Israel, it was permissible to make a vow to God in which one promised to give something to Him, usually as an expression of gratitude for His goodness. However, when a vow was made, it obligated the promiser to fulfill his word. Moses said, “When you make a vow to the LORD your God, you shall not delay to pay it, for it would be sin in you, and the LORD your God will surely require it of you.²² However, if you refrain from vowing, it would not be sin in you” (Deut 23:21-22). This directive assumes individual property rights, and the right of volition to give freely what one has to another. There is no compulsion. However, if one vowed to give something to another, it meant the thing actually belonged to the other person, although it was not yet in their possession, it was theirs to claim. In this case, the vow was made to God, who holds the promiser accountable for what was promised. Failure to keep a vow was regarded as a crime by the Lord. However, if His people refrained from making a vow altogether, it was not a sin. The property was theirs to keep as their own.

But if one made a vow to the Lord, to give Him something as a free expression of gratitude, then that one must not renege on his/her vow. God said, “You shall be careful to perform what goes out from your lips, just as you have voluntarily vowed to the LORD your God, what you have promised” (Deut 23:23). A word released cannot be taken back, and it’s better to pause and consider one’s words before speaking, especially if it relates to promises made to God. Victor Matthews states, “In the Decalogue is the commandment that no one should ‘misuse the name of the Lord’ (Ex 20:7). When a vow using God’s name is spoken, it brings God into contract with that person. Thus, any failure to carry out the stipulations of the vow breaks the contract and subjects that person to divine wrath.”⁵ And Peter Craigie adds, “The principle underlying the injunction is rooted in the nature of the covenant. God spoke His promise in words to His people; His spoken word was reliable and would be fulfilled—it was not a spoken bribe to secure the allegiance of the people. To make a vow to God, then fail to fulfill it, would be contrary to the whole spirit of the covenant.”⁶ Solomon speaks to the matter of vows, saying:

When you make a vow to God, do not be late in paying it; for He takes no delight in fools. Pay what you vow!⁵ It is better that you should not vow than that you should vow and not pay.⁶ Do not let your speech cause you to sin and do not say in the presence of the messenger of God that it was a mistake. Why should God be angry on account of your voice and destroy the work of your hands? (Eccl 5:4-6)

⁵ Victor Harold Matthews, Mark W. Chavalas, and John H. Walton, *The IVP Bible Background Commentary: Old Testament*, electronic ed. (Downers Grove, IL: InterVarsity Press, 2000), Dt 23:21–23.

⁶ Peter C. Craigie, *The Book of Deuteronomy*, 303.

Respecting Property Rights

Israelites were to have a sense of community and regard for each other's wellbeing. Concerning an Israelite traveler, the Lord said, "When you enter your neighbor's vineyard, then you may eat grapes until you are fully satisfied, but you shall not put any in your basket.²⁵ When you enter your neighbor's standing grain, then you may pluck the heads with your hand, but you shall not wield a sickle in your neighbor's standing grain" (Deut 23:24-25). Here we observe both corporate and individual rights. Corporately, traveling Israelites could eat from their neighbor's crops, whether grapes or grain, and this until they were full. However, they were not permitted to harvest their neighbor's crops beyond what their bellies could hold. To take more than one's stomach could hold was theft. This was a divine mandate that provided for a traveler to benefit from a wealthy landowner, but also protected the landowner from exploitation. All Israelites, whether wealthy or poor, were to remember that God owned the land (Lev 25:23), and He had the right to instruct His tenants about how they should manage their property, especially as it related to those within the community. Eugene Merrill states, "The allowance for the passerby was, no doubt, to create an atmosphere of general grace and hospitality and to provide practical aid for the traveler who, in those ancient days, might not be able to carry sufficient food supplies for a long journey and who would have no way of preserving certain foodstuffs from spoilage."⁷

Jesus and His disciples followed this law when traveling. Mark's Gospel records, "And it happened that He was passing through the grainfields on the Sabbath, and His disciples began to make their way along while picking the heads of grain" (Mark 2:23). Earl Radmacher states, "When Jesus and His disciples picked grain in open fields, they were following the common practice allowed by this regulation. However, the Pharisees challenged Jesus because they did it on the Sabbath (Mark 2:23–28)."⁸ When Jesus was charged by the Pharisees that He and His disciples were breaking the law, what they were breaking was manmade rabbinical law, not biblical law. The biblical record is that Jesus "knew no sin" (2 Cor 5:21), was "without sin" (Heb 4:15), and "in Him there is no sin" (1 John 3:5).

Present Application

Words are the currency of the heart, for by them, we reveal our moral wealth or poverty. For some, a person's word is gold. We trust what they say is true and that they will keep

⁷ Eugene H. Merrill, *Deuteronomy*, vol. 4, The New American Commentary (Nashville: Broadman & Holman Publishers, 1994), 316.

⁸ Earl D. Radmacher, Ronald Barclay Allen, and H. Wayne House, *Nelson's New Illustrated Bible Commentary* (Nashville: T. Nelson Publishers, 1999), 258.

their promises, even at great cost to themselves. Faithfulness to keep a promise is a measure of one's integrity. God wants us to have integrity, because He has integrity. To say God has integrity means He is honest in nature, that He always speaks truth, and that He is faithful to keep His Word. Because of who He is, God does not lie, and when He makes a promise, He always keeps it. The Bible reveals, "God is not a man, that He should lie, nor a son of man, that He should repent; has He said, and will He not do it? Or has He spoken, and will He not make it good?" (Num 23:19; cf. 1 Sam 15:29). Elsewhere it is written that God "cannot lie" (Tit 1:2), and that it "is impossible for God to lie" (Heb 6:18a). Scripture reveals that even "if we are faithless, He remains faithful, for He cannot deny Himself" (2 Tim 2:13). This reveals the character and immutability of God as well as the integrity of His Word, which is comforting to His people, especially since there is much falsehood and many promise-breakers in the world.

As Christians, God calls us to be like Him, to "speak the truth in love" (Eph 4:15) and to keep our promises to others. Warren Wiersbe writes, "The foundations of society today are eroding because of unkept promises, whether they be official contracts, marriage vows, political pledges, or words spoken on the witness stand. We expect the Lord to keep His promises, and He expects us to keep ours. Truth is the cement that holds society together."⁹ But truthful lips and a faithful life are the fruit of a heart that is filled with God and His Word; a heart committed to walk in godly integrity.

In Psalm 15, David writes about the one "who walks with integrity, and works righteousness, and speaks truth in his heart" (Psa 15:2).¹⁰ One of the characteristics of the person *who walks with integrity* is that, "he swears to his own hurt and does not change" (Psa 15:4b). Other translations read, "he keeps his word whatever the cost" (Psa 15:4 CSB), and "he makes firm commitments and does not renege on his promise" (Psa 15:4 NET), and "keeps an oath even when it hurts, and does not change their mind" (Psa 15:4 NIV). This behavior describes a mature believer who has a well-developed walk with the Lord. Concerning Psalm 15:4, Dr. Allen Ross comments:

Here the psalmist is dealing with faithfulness, keeping one's word, even if it proves costly or inconvenient. The righteous must not change their mind to avoid an unexpected painful outcome; they must keep their word even if it means they suffer loss of some kind. In fact, to take an oath and not keep it would be to take the name

⁹ Warren W. Wiersbe, *Be Counted*, "Be" Commentary Series (Colorado Springs, CO: Chariot Victor Pub., 1999), 133.

¹⁰ The believer's *walk* (הלך *halak*) is idiomatic of his/her behavior or lifestyle. It is the fruit of life that reveals the root of the heart. In this context, *righteousness* (צדק *tsedeq*) refers to a life in ethical conformity to God and His Word. And *truth* (אמת *emeth*) denotes what is dependable or reliable, and refers to God's absolute and unchanging Word, that should fill the heart of the believer.

of the LORD in vain. It would be better not to take the oath in the first place if possible.¹¹

The Christian who has a deep concern for integrity, truth, and faithfulness will keep his/her word, for honor is of more value than the pain of loss, whatever it may be. Solomon tells us, “Better is a poor man who walks in his integrity than he who is perverse in speech and is a fool” (Prov 19:1), and, “Better is the poor who walks in his integrity than he who is crooked though he be rich” (Prov 28:6). This second proverb reveals a situation where a person chose godly integrity over crookedness, even though it resulted in financial poverty.

Three closing points. **First**, having Christian integrity does not mean we become sinless. As Christians, we still possess our fallen natures, live in a fallen world, and face temptations and attacks from various sources that seek to undermine our walk with God. Even the godliest of saints sin (i.e., Moses, David, Peter, John, etc.).¹² The reality is there will be times when we fail to live by godly integrity, when we fail to keep our word, both to the Lord and others. But relapse does not have to mean collapse, for if there is humility, we can come before God’s “throne of grace, so that we may receive mercy and find grace to help in time of need” (Heb 4:16). And if we confess our sins to Him, “He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9). **Second**, our failings, though many, do not destroy the Lord’s faithfulness to us, for though “we are faithless, He remains faithful, for He cannot deny Himself” (2 Tim 2:13). God has blessed us with many promises (2 Pet 1:4), and He has perfect integrity, always keeps His Word and never fails. **Third**, God wants us to develop godly integrity so our character and life measure up to His righteous standards as revealed in Scripture. But developing godly integrity is the pursuit of a lifetime, as we make moment by moment choices to submit ourselves to God, to learn and live His Word, to be honest in who we are, to speak truth in love, and to keep our promises to others, even if the cost is great. As Christians who want to serve the Lord, may we rise to pursue such an honorable life, for God’s glory, and the benefit of others.

¹¹ Allen P. Ross, *A Commentary on the Psalms 1–89: Commentary*, vol. 1, Kregel Exegetical Library (Grand Rapids, MI: Kregel Academic, 2011–2013), 393.

¹² Moses sinned when he disobeyed God by striking the rock twice rather than speaking to it (Num 20:6-11). David sinned when he had an affair with Bathsheba and murdered her husband Uriah (2 Sam 11:1-17), as well as when he took a census in Israel (1 Ch 21:1-8). Peter resisted Christ going to the cross (Matt 16:21-23), and later denied Him three times (Luke 22:54-61). John was rebuked twice for worshipping an angel (Rev 19:10; 22:8-9).