

~DEBT, DEBTOR (690)

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- A debt refers to that which is owed, an **obligation to pay or render** something. In ancient Israel, debts were incurred primarily because of financial reverses. For an Israelite to become a debtor was a misfortune, **the borrower, in effect, became the lender's servant.**
- The rich is the one that rules over those of little means, and the borrower is servant to the man doing the lending. (**Proverbs 22:7**)
- God's people were therefore commanded to be generous and unselfish in lending to needy fellow Israelites, **not seeking to profit from their adversity by charging them interest.**
- If you should lend money to my people, to the afflicted alongside you, you must not become like a usurer to him. You **must not lay interest upon him.** (**Exodus 22:25**)
- In case some one of your brothers becomes poor among you in one of your cities, in your land that Yehowah your God is giving you, **you must not harden your heart or be closefisted toward your poor brother.** (**Deuteronomy 15:7**)
- For you should **generously open your hand** to him and by all means lend him on pledge as much as he needs, which he is in want of. (**Deuteronomy 15:8**)
- All day long he is showing favor and lending, and so his offspring are in line for a blessing. (**Psalms 37:26**)
- The man is good who is gracious and is lending. He sustains his affairs with justice. (**Psalms 112:5**)
- But **foreigners could be required to pay interest.**
- You may make a foreigner pay interest, **but your brother you must not make pay interest,** in order, that Yehowah your God

may bless you in every undertaking of yours on the land to which you are going so as to take possession of it. (**Deuteronomy 23:20**)

- Jewish commentators understand this provision to apply to business loans, not to cases of need. Ordinarily foreigners were in Israel only temporarily, often as merchants, and could reasonably be expected to pay interest, especially since they would also be lending to others on interest.
- At times a third party would assume responsibility, or go surety, for a **debtor**. This practice is repeatedly warned against.
- My son, if you have gone **surety** for your fellowman, if you have given your handshake even to the stranger. (**Proverbs 6:1**)
- If you have been ensnared by the sayings of your mouth, if you have been caught by the sayings of your mouth. (**Proverbs 6:2**)
- Take this action then, my son, and deliver yourself, for you have come into the palm of your fellowman; Go humble yourself and storm your fellowman with importunities. (**Proverbs 6:3**)
- One will positively fare badly because he has gone **surety** for a stranger, but the one hating handshaking is keeping carefree. (**Proverbs 11:15**)
- A man that is wanting in heart **shakes hands**, going full **surety** before his companion. (**Proverbs 17:18**)
- Do not get to be among those striking hands, among those who go **security** for loans. (**Proverbs 22:26**)
- Since the one going **surety** would be the loser in case of the **debtors** default.
- The **First-Century** Christian view of **debts** is expressed at;
- **Do not you people be owing anybody a single thing**, except to love one another, for he that loves his fellowman has fulfilled the law. (**Romans 13:8**)

•• Law Protected Creditors And Debtors

- Under the Mosaic Law, even a thief was required to pay off the **debt** he incurred through his wrongdoing. If unable to do so, he was to be sold into slavery.
- In case a man should steal a bull or a sheep and he does slaughter it or sell it, he is to compensate with five of the herd for the bull and four of the flock for the sheep. (**Exodus 22:1**)
- If the sun has shone forth upon him, there is bloodguilt for him.) He is to make compensation without fail. If he has nothing, then **he must be sold for the things he stole.** (**Exodus 22:3**)
- Thus the victim was certain of being compensated for his loss.
- Faithful Israelites recognized that meeting their **debts** was a divine requirement.
- The wicked one is borrowing and does not pay back, but the righteous one is showing favor and is making gifts. (**Psalms 37:21**)
- So the creditor could rest assured of receiving repayment. An Israelite with no material assets could sell himself or his children into slavery to care for his **debts**.
- And in case a man should sell his daughter as a slave girl, she will not go out in the way that the slave men go out. (**Exodus 21:7**)
- And in case your brother grows poor alongside you and he has to sell himself to you, you must not use him as a worker in slavish service. (**Leviticus 25:39**)
- Now there was a certain woman of the wives of the sons of the prophets that cried out to Elisha, saying; Your servant, my husband, is dead, and you yourself well know that your own servant had continually feared Yehowah, and the creditor himself has come to take both my children for his slaves. (**2 Kings 4:1**)
- At this Elisha said to her; What shall I do for you? Tell me; What do you have in the house? To this she said; Your maidservant has nothing at all in the house but a spouted jar of oil. (**2 Kings 4:2**)
- Then he said; Go, ask for vessels for yourself from outside, from

all your neighbors, empty vessels. Do not hold yourself to a few.
(2 Kings 4:3)

- And you must go and close the door behind yourself and your sons, and you must pour out into all these vessels, and the full ones you should set aside. (2 Kings 4:4)
- Upon that she went away from him. When she closed the door behind herself and her sons, they were bringing the vessels near to her, and she was doing the pouring out. (2 Kings 4:5)
- And it came about that as soon as the vessels were full she went on to say to her son; Do bring still another vessel near to me. But he said to her; There is no other vessel. At that the oil stopped. (2 Kings 4:6)
- So she came in and told the man of the true God, and he now said; Go, sell the oil and pay off your **debts**, and you and your sons should live from what is left. (2 Kings 4:7)
- On the other hand, the Law also protected the **debtor**. The creditor could not enter the house of the **debtor** and seize a pledge but had to wait outside until the **debtor** brought it to him.
- In case you lend your fellowman a loan of any sort, you must not enter into his house to take from him what he has pledged. (Deuteronomy 24:10)
- You should stand on the outside, and the man to whom you are making a loan should bring the pledge outside to you. (Deuteronomy 24:11)
- Neither the garment of a widow nor necessities, such as a hand mill or the upper grindstone thereof, could be seized as a pledge.
- No one should seize a hand mill or its upper grindstone as a pledge, because it is a soul that he is seizing as a pledge. (Deuteronomy 24:6)
- You must not pervert the judgment of the alien resident or of the fatherless boy, and you must not seize the garment of a widow as a pledge. (Deuteronomy 24:17)

- Since it was common for the poor to have only one outer garment or mantle, in which they also slept, this garment, if taken as a pledge, had to be returned by the creditor at sunset.
- If you should at all seize the garment of your fellow as a pledge, you are to return it to him at the setting of the sun. (**Exodus 22:26**)
- For it is his only covering. It is his mantle for his skin. In what will he lie down? And it must occur that he will cry out to me, and I shall certainly hear, because I am gracious. (**Exodus 22:27**)
- And if the man is in trouble, you must not go to bed with his pledge. (**Deuteronomy 24:12**)
- You should by all means return the pledge to him as soon as the sun sets, and he must go to bed in his garment, and he must bless you, and it will mean righteousness for you before Yehowah your God. (**Deuteronomy 24:13**)
- According to;
- At the end of every seven years you should make a release. (**Deuteronomy 15:1**)
- And this is the manner of the release. There will be a releasing by every creditor of the **debt** that he may let his fellow incur. He should not press his fellow or his brother for payment, because a release to Yehowah must be called. (**Deuteronomy 15:2**)
- The foreigner you may press for payment, but whatever of yours may prove to be with your brother let your hand release. (**Deuteronomy 15:3**)
- It appears that during the Sabbath year, every seventh year, a creditor could not press a fellow Israelite for payment of a **debt**. Unlike the Sabbath-keeping Israelite who realized virtually no return from his land, the foreigner continued to have an income from his nonagricultural work.
- Reasonably, therefore, he could be pressed for payment of a **debt** during the Sabbath year. At the approach of the Sabbath year, some Israelites, knowing that they would not be able to press matters, may

have refrained from lending to their needy brothers. But the Law condemned such selfishness.

- **Watch out for yourself for fear a base word should come to be in your heart, saying; The seventh year, the year of the release, has come close, and your eye should indeed become ungenerous toward your poor brother, and you should give him nothing, and he has to call out to Yehowah against you, and it has become a sin on your part. ([Deuteronomy 15:9](#))**
- **During the Jubilee year, every 50th year, Hebrew slaves were set free, all hereditary possessions, with the exception of houses in walled cities not formerly belonging to Levites, were returned to their original owners.**
- **This arrangement prevented Israelite families from sinking into hopeless **debt** and poverty. Even one who mismanaged his assets could not permanently lose his inheritance for his family.**
- **And you must sanctify the fiftieth year and proclaim liberty in the land to all its inhabitants. It will become a Jubilee for you, and you must return each one to his possession and you should return each one to his family. ([Leviticus 25:10](#))**
- **A Jubilee is what that fiftieth year will become for you. You must not sow seed nor reap the lands growth from spilled kernels nor gather the grapes of its unpruned vines. ([Leviticus 25:11](#))**
- **For it is a Jubilee. It should become something holy to you. From the field you may eat what the land produces. ([Leviticus 25:12](#))**
- **In this year of the Jubilee you should return each one to his possession. ([Leviticus 25:13](#))**
- **Now in case you should sell merchandise to your associate or be buying from your associates hand, do not you wrong one another. ([Leviticus 25:14](#))**
- **By the number of the years after the Jubilee you should buy from your associate, by the number of the years of the crops he should sell to you. ([Leviticus 25:15](#))**
- **In proportion to the great number of years he should increase its**

- purchase value, and in proportion to the fewness of years he should reduce its purchase value, because the number of the crops is what he is selling to you. (Leviticus 25:16)**
- **And you must not wrong anyone his associate, and you must be in fear of your God, because I am Yehowah your God. (Leviticus 25:17)**
 - **So you must carry out my statutes and you should keep my judicial decisions and you must carry them out. Then you will certainly dwell on the land in security. (Leviticus 25:18)**
 - **And the land will indeed give its fruitage, and you will certainly eat to satisfaction and dwell in security on it. (Leviticus 25:19)**
 - **But in case you should say; What are we going to eat in the seventh year seeing that we may not sow seed or gather our crops? (Leviticus 25:20)**
 - **In that case I shall certainly command my blessing for you in the sixth year, and it must yield its crop for three years. (Leviticus 25:21)**
 - **And you must sow seed the eighth year and you must eat from the old crop until the ninth year. Until the coming of its crop you will eat the old. (Leviticus 25:22)**
 - **So the land should not be sold in perpetuity, because the land is mine. For you are alien residents and settlers from my standpoint. (Leviticus 25:23)**
 - **And in all the land of your possession you should grant to the land the right of buying back. (Leviticus 25:24)**
 - **In case your brother grows poor and has to sell some of his possession, a repurchaser closely related to him must also come and buy back what his brother sold. (Leviticus 25:25)**
 - **And in case anyone proves to have no repurchaser and his own hand does make gain and he does find enough for its repurchase. (Leviticus 25:26)**
 - **He must also calculate the years from when he sold it and he must return what money remains over to the man to whom he**

made the sale, and he must return to his possession. ([Leviticus 25:27](#))

- But if his hand does not find enough to give back to him, what he sold must also continue in the hand of its purchaser until the Jubilee year, and it must go out in the Jubilee, and he must return to his possession. ([Leviticus 25:28](#))
- Now in case a man should sell a dwelling house in a walled city, his right of repurchase must also continue till the year from the time of his sale finishes out, his right of repurchase should continue a whole year. ([Leviticus 25:29](#))
- But if it should not be bought back before the complete year has come to the full for him, the house that is in the city that has a wall must also stand in perpetuity as the property of its purchaser during his generations. It should not go out in the Jubilee. ([Leviticus 25:30](#))
- However, the houses of settlements that have no wall about them should be accounted as part of the field of the country. Right of repurchase should continue for it, and in the Jubilee it should go out. ([Leviticus 25:31](#))
- As for cities of the Levites with the houses of the cities of their possession, the right of repurchase should continue to time indefinite for the Levites. ([Leviticus 25:32](#))
- And where property of the Levites is not bought back, the house sold in the city of his possession must also go out in the Jubilee, because the houses of the cities of the Levites are their possession in the midst of the sons of Israel. ([Leviticus 25:33](#))
- Moreover, the field of pasture ground of their cities may not be sold, because it is a possession to time indefinite for them. ([Leviticus 25:34](#))
- And in case your brother grows poor and so he is financially weak alongside you, you must also sustain him. As an alien resident and a settler, he must keep alive with you. ([Leviticus 25:35](#))
- Do not take interest and usury from him, but you must be in fear of your God, and your brother must keep alive with you. ([Leviticus 25:36](#))

- You must not give him your money on interest, and you must not give your food out on usury. (**Leviticus 25:37**)
- I am Yehowah your God, who brought you out of the land of Egypt to give you the land of Canaan, to prove myself your God. (**Leviticus 25:38**)
- And in case your brother grows poor alongside you and he has to sell himself to you, you must not use him as a worker in slavish service. (**Leviticus 25:39**)
- He should prove to be with you like a hired laborer, like a settler. He should serve with you till the Jubilee year. (**Leviticus 25:40**)
- And he must go out from you, he and his sons with him, and he must return to his family, and he should return to the possession of his forefathers. (**Leviticus 25:41**)
- Strict adherence to God's Law would have resulted in a stable economy free from great national and internal **debts**. The Israelites were assured.
- For Yehowah your God will indeed bless you just as he has promised you, and you will certainly lend on pledge to many nations, **whereas you yourself will not borrow**, and you must dominate over many nations, whereas over you they will not dominate. (**Deuteronomy 15:6**)

•• Abuses

- As Israel lapsed into a course of unfaithfulness, needy **debtors** were among those that suffered. The fact that **debtors** joined themselves to David while he was outlawed suggests that they were hard pressed by their creditors.
- And all men in distress and all men who had a creditor and all men bitter in soul began to collect together to him, and he came to be a chief over them, and there came to be with him about four hundred men. (**1 Samuel 22:2**)
- Lending on interest to fellow Israelites appears to have become common.

- And it must come to be the same for the people as for the priest, the same for the servant as for his master, the same for the maidservant as for her mistress, the same for the buyer as for the seller, the same for the lender as for the borrower, the same for the interest taker as for the one paying the interest. (**Isaiah 24:2**)
- Through his prophet Amos, Yehowah condemned Israel for selling someone poor for the price of a pair of sandals.
- This is what Yehowah has said; On account of three revolts of Israel, and on account of four, I shall not turn it back, on account of their selling someone righteous for mere silver, and someone poor for the price of a pair of sandals. (**Amos 2:6**)
- And by means of Ezekiel, he **denounced the Israelites for charging interest and fraudulently profiting from their companions.**
- A bribe they have taken in you for the purpose of shedding blood. Interest and usury you have taken, and you violently keep making gain of your companions with defrauding, and me you have forgotten, is the utterance of the Sovereign Lord Yehowah. (**Ezekiel 22:12**)
- After the return from Babylonian exile, a deplorable situation developed among the Jews because of their failure to obey God's Law **about making interest-free loans to needy fellow Israelites.** In the time of Nehemiah, many Jews had been forced to put up their houses, fields, and even their sons and daughters as security.
- However, after Nehemiah's exhortation to rectify matters, the creditors agreed to make restoration to their **debtors** and to lend without interest.
- However, there came to be a great outcry of the people and their wives against their Jewish brothers. (**Nehemiah 5:1**)
- And there were those who were saying; Our sons and our daughters we are giving as security that we may get grain and eat and keep alive. (**Nehemiah 5:2**)
- And there were those who were saying; Our fields and our vineyards and our houses we are giving as security that we may get grain during the food shortage. (**Nehemiah 5:3**)

- **And there were those who were saying; We have borrowed money for the kings tribute on our fields and our vineyards. (Nehemiah 5:4)**
- **And now our flesh is the same as the flesh of our brothers, our sons are the same as their sons, but here we are reducing our sons and our daughters to slaves, and there are some of our daughters already reduced, and there is no power in our hands while our fields and our vineyards belong to others. (Nehemiah 5:5)**
- **Now I became very angry as soon as I heard their outcry and these words. (Nehemiah 5:6)**
- **So my heart took consideration within me, and I began finding fault with the nobles and the deputy rulers, and went on to say to them; Usury is what you are exacting, each one from his own brother. Further, I arranged a great assembly on their account. (Nehemiah 5:7)**
- **And I proceeded to say to them; We ourselves have bought back our own Jewish brothers who were sold to the nations, as far as it was in our power, and at the same time will you yourselves sell your own brothers, and must they be sold to us? At this they became speechless, and they did not find a word. (Nehemiah 5:8)**
- **And I went on to say; The thing that you are doing is not good. Is it not in the fear of our God that you should walk because of the reproach of the nations, our enemies? (Nehemiah 5:9)**
- **And also I, my brothers and my attendants are giving money and grain on loan among them. Let us, please, leave off this lending on interest. (Nehemiah 5:10)**
- **Please, restore to them on this day their fields, their vineyards, their olive groves and their houses, and the hundredth of the money and the grain, the new wine and the oil that you are exacting as interest from them. (Nehemiah 5:11)**
- **To this they said; We shall make restoration, and from them we shall ask nothing back. We shall do precisely as you are saying. So I called the priests and made them swear to do according to this word. (Nehemiah 5:12)**

- Also, my bosom I shook out and then said; In this manner may the true God shake out from his house and from his acquired property every man that does not carry out this word, and in this manner may he become shaken out and empty. To this all the congregation said; Amen! And they began to praise Yehowah. And the people proceeded to do according to this word. **(Nehemiah 5:13)**

.. Jesus' Illustrations

- In the **First Century C.E.**, the relationship of creditors and **debtors** was very familiar to the Jews, and Jesus at times drew on this for his illustrations. He emphasized the need to be forgiving by telling about a wicked slave who, although having been released from a 60,000,000-denarius, a \$40,000,000 **debt**, had a fellow slave thrown into prison for a 100-denarius, a \$70 **debt**.
- That is why the kingdom of the heavens has become like a man, a king, that wanted to settle accounts with his slaves. **(Matthew 18:23)**
- When he started to settle them, there was brought in a man who **owed** him ten thousand talents equaling sixty-million denarii. **(Matthew 18:24)**
- But because he did not have the means to pay it back, his master ordered him and his wife and his children and all the things he had to be **sold and payment to be made**. **(Matthew 18:25)**
- Therefore the slave fell down and began to do obeisance to him, saying; Be patient with me and I will pay back everything to you. **(Matthew 18:26)**
- Moved to pity at this, the master of that slave let him off and **anceled his debt**. **(Matthew 18:27)**
- But that slave went out and found one of his fellow slaves that was owing him a hundred denarii, and, grabbing him, he began to choke him, saying; Pay back whatever you owe. **(Matthew 18:28)**
- Therefore his fellow slave fell down and began to entreat him, saying; Be patient with me and I will pay you back. **(Matthew**

18:29)

- However, he was not willing, but went off and had him thrown into prison until he should pay back what was owing. (**Matthew 18:30**)
- When, therefore, his fellow slaves saw the things that had happened, they became very much grieved, and they went and made clear to their master all the things that had happened. (**Matthew 18:31**)
- Then his master summoned him and said to him; Wicked slave, **I canceled all that debt for you**, when you entreated me. (**Matthew 18:32**)
- Ought you not, in turn, to have had mercy on your fellow slave, as I also had mercy on you? (**Matthew 18:33**)
- The illustration of two **debtors**, one of whom was forgiven a 500-denarius, a \$350 **debt** and the other a 50-denarius, a \$35 **debt**, highlighted the principle; **He who is forgiven little, loves little.**
- Two men were **debtors** to a certain lender, the one was in debt for five hundred denarii, but the other for fifty. (**Luke 7:41**)
- When they did not have anything with which to pay back, he freely forgave them both. Therefore, which of them will love him the more? (**Luke 7:42**)
- In answer Simon said; I suppose it is the one to whom he freely forgave the more. He said to him; You judged correctly. (**Luke 7:43**)
- With that he turned to the woman and said to Simon; Do you behold this woman? I entered into your house; You gave me no water for my feet. But this woman wet my feet with her tears and wiped them off with her hair. (**Luke 7:44**)
- You gave me no kiss, but this woman, from the hour that I came in, did not leave off tenderly kissing my feet. (**Luke 7:45**)
- You did not grease my head with oil, but this woman greased my feet with perfumed oil. (**Luke 7:46**)

- By virtue of this, I tell you, her sins, many though they are, are forgiven, because she loved much, but he who is forgiven little, loves little. (Luke 7:47)
- Wise use of unrighteous, material riches to make friends with God is illustrated by the unrighteous steward who, when about to lose his position, shrewdly used his authority to make friends with the debtors of his master by reducing their debts.
- Then he went on to say also to the disciples; A certain man was rich and he had a steward, and this one was accused to him as handling his goods wastefully. (Luke 16:1)
- So he called him and said to him; What is this I hear about you? Hand in the account of your stewardship, for you can no longer manage the house. (Luke 16:2)
- Then the steward said to himself; What am I to do, seeing that my master will take the stewardship away from me? I am not strong enough to dig, I am ashamed to beg. (Luke 16:3)
- Ah! I know what I shall do, so that, when I am put out of the stewardship, people will receive me into their homes. (Luke 16:4)
- And calling to him each one of the debtors of his master he proceeded to say to the first, How much are you owing my master? (Luke 16:5)
- He said; A hundred bath measures of olive oil. He said to him, Take your written agreement back and sit down and quickly write fifty. (Luke 16:6)
- Next, he said to another one, Now you, how much are you owing? He said; A hundred cor measures of wheat. He said to him; Take your written agreement back and write eighty. (Luke 16:7)
- And his master commended the steward, though unrighteous, because he acted with practical wisdom, for the sons of this system of things are wiser in a practical way toward their own generation than the sons of the light are. (Luke 16:8)
- Also, I say to you, make friends for yourselves by means of the

unrighteous riches, so that, when such fail, they may receive you into the everlasting dwelling places. (Luke 16:9)

• Other Debts

- In the Scriptures, the words **debt** and **debtor** are also used with reference to obligations other than those accrued by borrowing. The wage due a worker is counted as a **debt**.
- Now to the man that works the pay is counted, not as an undeserved kindness, but as a **debt**. (Romans 4:4)
- Sinners are **debtors** to those against whom they have transgressed and therefore must seek their forgiveness. God's forgiveness of **debts** depends on whether a person has forgiven his personal **debtors**.
- And forgive us our **debts**, as we also have forgiven our **debtors**. (Matthew 6:12)
- For if you forgive men their trespasses, your heavenly Father will also forgive you. (Matthew 6:14)
- Whereas if you do not forgive men their trespasses, neither will your Father forgive your trespasses. (Matthew 6:15)
- Or those eighteen upon whom the tower in Siloam fell, thereby killing them, do you imagine that they were proved greater **debtors** than all other men inhabiting Jerusalem? (Luke 13:4)
- In view of his obligation to preach the Good News, the apostle Paul spoke of himself as a **debtor** to all persons.
- Both to Greeks and to Barbarians, both to wise and to senseless ones I am a **debtor**. (Romans 1:14)
- So there is eagerness on my part to declare the Good News also to you there in Rome. (Romans 1:15)
- Gentile believers were, in effect, **debtors** to the Jewish Christians at Jerusalem because of having benefited spiritually from them. Therefore, it was only proper that they assist their poor Jewish brothers materially.

- **For those in Macedonia and Achaia have been pleased to share up their things by a contribution to the poor of the holy ones in Jerusalem. ([Romans 15:26](#))**
- **True, they have been pleased to do so, and yet they were debtors to them, for if the nations have shared in their spiritual things, they also owe it to minister publicly to these with things for the fleshly body. ([Romans 15:27](#))**