

~PLEDGE (203)

[Hebrew, *cha-val'*, *`a-vat'*]

.. Illustrative Use

- An object of personal property, such as a ring or garment, surrendered by a debtor to his creditor as a guarantee of the future repayment of a loan.
- The regulations of the Mosaic Law concerning pledges **protected the interests of impoverished and defenseless members of the nation.** They showed that God appreciated the difficulties of the poor and widows. The two Hebrew verbs *cha-val'* and *`a-vat'*, and their related nouns, have to do with a pledge.
- If a poor man gave his **outer garment** as a pledge, or security on a loan, the creditor was not to keep it overnight.
- 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**)
- A poor person would likely use his outer garment for covering at night, if he were deprived of it, he might suffer from the cold. For a person to ignore this Law would mark him as greedy and heartless.
- For you seize a **pledge** from your brothers without cause, and you strip off even the garments of naked people. (**Job 22:6**)
- They snatch away a fatherless boy even from the breast, and what is on the afflicted one they take as a **pledge**. (**Job 24:9**)

- Yet, during Israel's apostasy, some persons not only seized garments from the poor as **pledges** but used them during their idolatrous feasts.
- And on garments seized as a **pledge** they stretch themselves out beside every altar, and the wine of those who have been fined they drink at the house of their gods. (**Amos 2:8**)
- Not returning a **pledged** thing was listed in;
- And if one has become father to a son who is a robber, a shedder of blood, who has done the like of one of these things. (**Ezekiel 18:10**)
- But he himself has done none of these very things, in case he has eaten also upon the mountains, and his companion's wife he has defiled. (**Ezekiel 18:11**)
- The afflicted and poor one he has maltreated, things he has wrested away in robbery, a **pledged** thing he would not return, and to the dungy idols he lifted up his eyes, a detestable thing is what he has done. (**Ezekiel 18:12**)
- On usury he has given, and interest he has taken, and he positively will not keep living. All these detestable things he has done. He will positively be put to death. On him his own blood will come to be. (**Ezekiel 18:13**)
- Along with robbing and shedding blood as things combining to prove an unrepentant sinner worthy of death. On the other hand, a wicked man who abandoned his sins by, among other things, returning the very thing **pledged** would positively keep living.
- And when I say to the wicked one; You will positively die, and he actually turns back from his sin and carries on justice and righteousness. (**Ezekiel 33:14**)
- And the wicked one returns the very thing **pledged**, pays back the very things taken by robbery, and actually walks in the very statutes of life by not doing injustice, he will positively keep living. He will not die. (**Ezekiel 33:15**)
- None of his sins with which he has sinned will be remembered

against him. Justice and righteousness are what he has carried on. He will positively keep living. ([Ezekiel 33:16](#))

- It was also forbidden to take a hand mill or its upper grindstone as a **pledge**, for bread was usually baked daily, and to take the implements necessary for grinding the grain would mean seizing a soul, or life.
- 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](#))
- Widows were especially protected, since often they would not have anyone to defend or assist them. The Law forbade seizing a widows garment as a **pledge** at all.
- 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](#))
- They drive off even the male ass of fatherless boys, they seize the widows bull as a **pledge**. ([Job 24:3](#))
- Also, one could not enter a man's house to take a **pledged** item from him. The debtor was to bring the pledge out to his creditor.
- 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](#))
- In this way the inviolability of the man's home was upheld, and he could maintain self-respect, which would hardly be so if his creditor felt at liberty to enter the man's home without invitation. Thus, in addition to compassion and generosity.
- 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](#))

- The laws about **pledges** encouraged respect for the person and rights of others.

• Illustrative Use

- 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**)
- Gave as a sign of God's blessing the fact that the Jews would have sufficient means to lend on **pledge** to many nations.
- If a person despised the word, by failing to repay a loan, he would forfeit what he put up as a **pledge**, in like manner a person would experience loss if he failed to obey God's commandment.
- He that has despised the word, from him a debtors **pledge** will be seized, but the one fearing the commandment is the one that will be rewarded. (**Proverbs 13:13**)
- In the Hebrew Scriptures advice is repeatedly given against going surety for a stranger, thereby promising to pay that persons debt if he failed to do so.
- One will positively fare badly because he has gone surety for a stranger, but the one hating handshaking is keeping carefree. (**Proverbs 11:15**)
- Do not get to be among those striking hands, among those who go security for loans. (**Proverbs 22:26**)
- If you have nothing to pay, why should he take your bed from under you? (**Proverbs 22:27**)
- Thus,
- Take ones garment, in case one has gone surety for a stranger, and in the instance of a foreign woman, seize from him a **pledge**. (**Proverbs 20:16**)
- Speaks of taking the garment of the one going surety for a stranger. This is in direct contrast to the sympathetic consideration to

be shown the poor man who is obliged to become debtor to another because of his own misfortune.

- The one going surety for a stranger is not simply unfortunate but is stupid, the proverb evidently says to let him suffer the consequences. The latter part of the verse calls for seizing a **pledge** in the instance of a foreign woman. The man entering into relationship with such a woman may become impoverished.
- For as a honeycomb the lips of a strange woman keep dripping, and her palate is smoother than oil. (**Proverbs 5:3**)
- Keep your way far off from alongside her, and do not get near to the entrance of her house. (**Proverbs 5:8**)
- And so he may have to **pledge** his remaining possessions as security for his debts. The proverb apparently says that he merits no pity, inasmuch as he acted contrary to all sound advice in having dealings with the foreign woman.

See Also SURETY