

SECURED TRANSACTIONS AND PERSONAL EXEMPTIONS, Part 2

On Amos 2:8; Ezekiel 18:14-16; Proverbs 20:16; 22:26-27

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In part 1 of this series, we discussed the two texts from the *torah* that dealt with secured transactions and personal exemptions. I think we can conclude by noting that the Mosaic law: 1) authorized secured transactions, but 2) limited the items in which a security interest could be granted, and 3) at least hinted at some limitations on enforcement. How do these examples of the Law of ancient Israel relate to the Land of ancient Israel and the society of ancient Israel? I'll defer the connection to the Land of ancient Israel until next week. For now, let's focus on the society of ancient Israel through the eyes of two prophets and through two selections from Israel's wisdom literature, the book of Proverbs.

Amos prophesied in the Northern Kingdom of Israel around 760 B.C., during the reign of Jeroboam II. This was the high point of Israel's material prosperity, and the people assumed that this prosperity would continue regardless of their religious apostasy. Throughout the all the book, except for the last four verses, Amos warns that Israel will be judged. In particular, Amos 2:6-12 describes the specific sins of Israel for which judgment is coming. These sins include bribery (2:6c), greed for real estate (2:7a), Baal worship (2:7b), and violation of the pledge laws of Exodus 22:26 and Deuteronomy 24:12-13. To be sure, the primary reference in 2:8 is to cult prostitution, but the prophet's reference to "clothes taken in pledge" is not an irrelevant factoid; it goes to intensify the evil nature of Israel's practices. What are we as members of the society of the church to learn from these warnings? For one thing, as God's people, we are strictly judged by specific covenant laws, too.

Ezekiel prophesied much later, to a different group of people, and in a different place. He was among those young men of the Southern Kingdom of Judah who were taken into captivity early during the various invasions of Nebuchadnezzar. Ezekiel was a contemporary of Daniel and his friends. Rather than serving in the Babylonian government like Daniel, however, Ezekiel served the captive exiles as a prophet-priest. Among the exiles were those who complained that God was punishing them on account of their parents' sins. God spoke through Ezekiel to refute their contention through the course of chapter 18, and verses 14-16 he dealt with the case of the son of a wicked father who turns and does what is right. Among the select few righteous acts for which God will avert the punishment otherwise due is not taking pledges. Fair dealings between rich and poor make up a substantial portion of the examples of righteous living recorded in Ezekiel 18. Ezekiel is even more instructive to us today than was Amos. After all, Amos' warnings were to the Jewish people still living in the land, while Ezekiel's are to the Jews in exile outside the land. Apparently, they were to observe God's laws about the pledge and exemptions simply as the society of

ancient Israel, not exclusively as that society dwelling in the Land of ancient Israel.

The texts from the book of Proverbs are quite interesting. On the one hand, a wise person is advised in 20:16 to take security when becoming a surety from a stranger. On the other hand, 22:26-27 urges that none of us give pledges of our necessities or become sureties for third parties. The book of Proverbs is quite practical. It was written to the people of the Society of Ancient Israel, who were still living in the Land of ancient Israel, and it was written in light of the Law of ancient Israel. But it was also designed to show how all of these aspects of life were to be worked out on a day-to-day basis. And in this respect we would be wise, too, if we followed its precepts.

What can we take from all of this? It seems clear to me that there is no essential change of message; the prophets and the teachers are “on message.” Secured debt is permitted, but it is discouraged when not necessary (as are guaranties of debts of third persons generally). And the rights of the poor and needy to the necessities of life are paramount to freedom of contract. Finally, these principles are relevant to any society of God’s people.