

Exodus 22:25-31

<https://thebiblesays.com/commentary/exod/exod-22/exodus-2225-31/>

Here are rules concerning lending money to the poor and statutes relating to a person's relationship to the LORD.

Regarding borrowing and lending, the first statute stated that *If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest.* A person could not charge *interest* when lending *money* to a *poor* Israelite. This principle is repeated several times in the Mosaic Law, demonstrating its importance ([Leviticus 25:35 – 38](#); [Deuteronomy 23:19 – 20](#)). In the [Deuteronomy 23](#) passage, interest is forbidden to be charged to any fellow Israelite, but is allowed to be charged to citizens of other countries. This further elevates the responsibility each self-governing Israelite was to have to care for their fellow citizens.

The second statute regulated the circumstance when the clothing of a *poor* person is used as collateral to secure a loan. The circumstance seems to be that a *poor* person has put up his *cloak* as a *pledge* to secure repayment of a loan. The “lien” is taken on the cloak by taking possession of the cloak, similar to the practice of modern pawn shops.

This law stipulates that *if you ever take your neighbor's cloak as a pledge, you are to return it to him before the sun sets.* The reason for returning the clothing was because *that is his only covering; it is his cloak for his body. What else shall he sleep in?* Presumably the *cloak* could be taken again in the morning to secure the loan. But it must be returned to the poor person so they have the ability to stay warm in the evening.

Furthermore, if the clothing is not returned for the poor person to cover themselves in the evening, *it shall come about that when he cries out to Me, I will hear him.* As before, when the LORD “hears,” He rescues. The LORD also declared *I am gracious.* If the LORD was *gracious* to His people, He wanted His people to be like Him and be *gracious* to one another, especially the poor and the defenseless. It was fine to take the *cloak* as a *pledge* for repayment, but with mercy to minimize suffering, that the poor person might not be cold at night.

The next section of statutes deal with various aspect of a person's relationship to the LORD.

In verse 28, the LORD told the Israelites that *you shall not curse God, nor curse a ruler of your people*. No one was to *curse* the ultimate authority (the LORD) or any *ruler* who was in authority. To *curse* was to assert superiority or consider of little worth or even worthless. This was not to be the attitude of anyone toward God.

The Hebrew word translated "God" is "Elohim," which could refer to human judges, or those in authority (*ruler*). In [Psalm 82:6](#), God calls humans "gods" ("Elohim"), making specific reference to the judicial power God granted humans. Jesus quotes this verse in [John 10:34](#) to make the point that if the scripture calls humans "gods" (because of the power delegated to them to make judgement), then He should not be taken to task for calling Himself the "Son of God." So verse 28 could be using "Elohim" in the same way, to emphasize that humans with judicial authority are appointed to exercise God's authority to decide life and death. When Moses appointed rulers under him in [Exodus 18](#), it is clear from context that they had judicial power, hearing disputes between Israelites. Moses chose the initial judges/rulers; in Deuteronomy the responsibility to appoint good judges was delegated to the people ([Deuteronomy 16:18](#)).

The LORD then declared that the first of one's harvest belongs to Him and should be given to Him as an offering. In fact, the people were to *not delay the offering from your harvest and your vintage*. This implies that the first part of the harvest belonged to the LORD. It also might imply that the longer one waited to give the LORD what belongs to Him, the greater the probability that the offering would not be given to Him at all.

Not only were the firstfruits, or initial production of the harvest, to be given to the LORD, but also *the firstborn of your sons you shall give to Me*. This was probably added here to remind the people of what was said earlier in Exodus ([Exodus 13:2](#)). The *firstborn* concept was to be applied to their *oxen and with their sheep* as well. The LORD then added another stipulation—*It shall be with its mother seven days; on the eighth day you shall give it to Me*. This last part of v. 30 was probably to allow the newborn to be nursed by its mother, relieving the mother of the buildup of milk in her system.

As stated earlier, the firstborn sons were redeemed with a sacrifice, as a testimony to Israel's deliverance from Egypt ([Exodus 13:13-14](#)). This command regarding firstfruits does not include a prescribed consequence. As

a general rule, the offerings to God were either consumed in a feast of remembrance or celebration, or went to support the Levites and functions of worship, or in some cases were consumed (as with a burnt offering).

The last verse of this section (and of chapter 22) states that *you shall be holy men to Me*. The word *holy* means to set apart as something special, as in [Exodus 20:8](#) where the Sabbath day is set apart from all the other days of the week as a special remembrance. The phrase *holy men* is literally “men of holiness,” emphasizing that they had been set apart for service to the LORD.

This command is followed by a *therefore*. Because the people were to be *holy*, the LORD stated that they *shall not eat any flesh torn to pieces in the field; you shall throw it to the dogs*. The *holy* Israelites were not to eat animals killed by another animal. There is no explanation given as to why. But it is made clear that Israelites are not to find dead carcasses and eat from them. We now know that this likely protected the Israelites from sickness due to eating contaminated meat. Such meat was suitable only for *dogs*. The Israelites were asked not to behave like *dogs*, but rather to behave with the dignity appropriate to their responsibility to be priests to the surrounding nations.

Biblical Text:

²⁵ **“If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest.²⁶ If you ever take your neighbor’s cloak as a pledge, you are to return it to him before the sun sets,²⁷ for that is his only covering; it is his cloak for his body. What else shall he sleep in? And it shall come about that when he cries out to Me, I will hear *him*, for I am gracious.**

²⁸ **“You shall not curse God, nor curse a ruler of your people.**

²⁹ **“You shall not delay *the offering from* your harvest and your vintage. The firstborn of your sons you shall give to Me.³⁰ You shall do the same with your oxen *and* with your sheep. It shall be with its mother seven days; on the eighth day you shall give it to Me.**

³¹ **“You shall be holy men to Me, therefore you shall not eat *any* flesh torn to pieces in the field; you shall throw it to the dogs.**