

Clough Deuteronomy Session 53

Deuteronomy 24:8-13 - True Representation of Priestly Authority & Ability to Repay

Fellowship Chapel; 3 May 2011

Today we're going to start in Deuteronomy 24:8 and if you can recall in your mind's eye the chiasm diagram that I've shown you before of the Ten Commandments and how you find in the middle of the chiasm is the sixth commandment, the commandment "Thou shalt not kill," and then you have the sandwich arrangement about that, and we kicked it on its side and we got that design of society so that the bottom layer of society was heart allegiance to Jehovah. And then the next layer above that was integrity of language. And then the next layer above that was labor. And it seems to follow that these layers are in a certain order of progression; one's supporting the next one.

So we come to chapter 24, verse 8 and looking at this whole section of statutes and judgments, some of the more modern commentators have felt that these could be categorized, and I've mentioned this before but it's good to review. You can see that they way I've outlined that in the handout. The feeling is that because for years commentators kept looking at this and saying you know, it just seems so fragmented, you find a piece of legislation here, then you find it repeated over here and you wonder, what's the connection. Where's the order in this. And so some scholars have found that if you assume that this entire section is an exposition of the implications of the Ten Commandments then you might suspect that that's what Moses is doing. And it turns out that when you kind of take this theory of interpretation it does seem to work in most cases; I'm not convinced it works in a totally airtight way. But tonight we're going to see another example where we're moving from verse 7 to verse 8 and for all the world it doesn't look like there's a major break there. But the reason why we're making a break there is because if you take the verses from verse 7 backwards it looks like we're dealing with those different statutes and judgments with the idea in mind that there's ownership and theft involved.

So, as I show you in the outline tonight, we're moving to the next commandment, which is "Thou shalt not bear false witness." So this ninth commandment is like the eighth, like the seventh, like the sixth, it turns out that these statutes and judgments seem to unpack each of these Ten Commandments so that they become broader than we thought. And we saw that with the eighth commandment, in that you look just at the eighth commandment, "Thou shalt not steal," you think of property, you shouldn't take something. But then we found out there are intangible things, not just tangible property, but intangible things like when someone owes someone or someone promises someone that they're going to do something they've created a debt, because now there's an intangible ownership that's been generated by the promise. Now if you didn't have the statutes and judgments here you'd never think that from the eighth commandment; you'd never think that "Thou shalt not steal" is relevant to the eighth commandment.

So as we move now to this ninth commandment we're dealing with representation because now we're dealing with language, "Thou shalt not bear false witness," so we're going to again see chunks and pieces of the

statutes and judgments in this section, somewhat repetitive of the ones in the previous section, but the emphasis seems to be on representation. So if you follow in the text here fragments of statutes and judgments occur here which also occur here which also occurred in earlier sections. This time the misrepresentation of the situation, so that first blank is misrepresentation, and I think we'll see that theme in this chunk of statutes and judgments. This time the misrepresentation of the situation appears to be the concern.

And now I want to just show you modern examples of the misrepresentation. And one of them that was, one of our young people that come to this class normally, he's not here tonight, and his interest has been in farming and raising crops, and the genetic structures of seeds. And he's done a lot of work on the problem of GMO, genetically modified seeds, it's a very controversial thing because what's happening here is that biochemists are altering the molecular structure of the food supply, and the argument for it is that this helps starvation in the world, this makes crops easier against weeds, it makes them more productive and so forth. But there are other people who are studying the effects of animals who ingest GMO foods and they're finding things like the flora in the intestine, the DNA in the flora has been changed because it seems to pick up the genetic stuff that's in the food going through the gut, is now picked up by the flora in the gut and now it's DNA is changing. So now what have we got started here with this. And it's that fear that in Europe and in Africa, they refuse to deal with GMO seeds, they're not going to accept it, period. And so in this country there's an interesting problem because the one company that has evolved with GMO is Monsanto, a very powerful company and it's been very lucrative in this area.

Well, Monsanto, as we've seen with pharmaceutical companies gets in bed with the regulatory agency of the government and make deals, and one of the deals is that in American marketplaces you will not label GMO food as GMO. So the American public is not allowed to see, in the food supply, when you look at the shelf, is this GMO or isn't it. They've resisted labeling, and the reason they've resisted properly labeling the food is because statistics show that 60% of the population wouldn't buy the food if they knew it was GMO and so obviously we're dealing with a money problem and market place issue. So he pointed out, the USDA in 2010 is 93% of American soybeans are genetically modified now. And 70% of corn is genetically modified, which are two of the biggest crops in America. And yet we cannot, on the market, have labels so you can decide whether you want to buy GMO food or not. Well, that's a case, I believe, of the ninth commandment. It's immoral because what it's doing, it's refusing to represent correctly a product. That's somewhat deceptive.

The second issue that comes up with this ninth commandment thing is what happens in inflated currencies. And when currency inflates its value drops. The American dollar has dropped 10% in the last eighteen months or so. And if you want to follow this you go to investment website an click on the ETF, the electronically traded fund, sort of like a mutual fund, UDN and you'll watch the graph that you get and you'll see the dollar index is collapsing, and you can just go on the internet and see it. So what happens now is that you pull a dollar bill out and it still says it's a dollar, well, the problem is that in your mind you associate that a dollar will buy thus and such, it doesn't buy thus and such any more because the dollar isn't worth that much, so the price appears to go up.

What this is, is the same thing if in your house you had a thousand square feet and you wanted twelve hundred square feet in your home, and instead of adding to your home you just shrink the ruler. Now you have twelve hundred square feet with a new ruler. So it's an illusion. So once again you have a moral issue here, I believe, with the ninth commandment. And once you start seeing this, this is not some random thing here.

So this is where we're going now with this, is we're on the integrity of communication because that's the area of the ninth commandment. Now if you look on the diagram you'll see that the ninth commandment, dealing with the integrity of communication, is fundamental to what? It's fundamental to all labor and business. You can't run business if you can't have integrity of communication. So this introduces an extra expense in everybody's business because now you have to deal with the risk of inflation and you have to try to predict this. So that's why we say the problem, as we outline the thing, is it destroys social interactions when the ninth commandment is violated. It raises costs and it hinders clear judgments. So we might not think of all these things as implicated with the ninth commandment because when you read just the ninth commandment by itself it's talking about "thou shalt not bear false witness," which we say oh, that's perjury. But there's more involved to it, if you look at the way these things are structured.

Okay, now if you'll turn in the handout we'll look at verse 8, and here we're starting to deal with something that we've seen before. In verse 8 it says "Take heed in an outbreak of leprosy, that you carefully observe and do according to all that the priests, the Levites, shall teach you; just as I commanded them, so you will be careful to do it. [9] Remember what the LORD your God did to Miriam on the way when you came out of Egypt!" Now you say well what is going on here, with this. So if this is something to do with the ninth commandment, then it must be something to do with integrity of language, or issue or proper representation.

In your outline, what I've done there is I've pointed out that back in session 49 we had a similar thing in 23:9-14, remember that was the idea of the latrines outside the camp, it was a public health issue. This is another public health issue, so now we've got two chunks of public health issues, one in one group of texts, one in another group of texts. So what's happening here? Well, back when we were dealing with chapter 23 there we were dealing with boundaries, "life-protecting boundaries" that God had created, and He said when I walk through the camp I don't want to see sewerage, so I want you to take your latrines and I want you to stick them outside the camp. The idea there was that ritual, and that's point 1 there, ritual uncleanness is analogous to ethical uncleanness. So God had the Jewish people do healthy things that we recognize as healthy things, they might not have recognized it as that, but it was a physical acting out, a dramatic enactment of cleanliness, which would then be associated with sinlessness or righteousness. And it was dramatic, and this is another case where these metaphors of Scripture are designed into reality. Everybody knows what sewerage is and in fact that's picked up later on, Paul uses sewerage for righteousness, false righteousness, remember he says my righteousness is as refuse, well, that's the word for sewerage. So Paul picks that up, so he continues that analogy between sewerage and human righteousness.

And then point 2 that we want to think about as we come into this passage is that Moses decrees statutes and judgments that deal with public health in the text show absolutely no sign of the contemporary medicine of that day. Now Moses was an educated guy, he came out of Egyptian schools. And you remember that we had, this slide we showed you in section 49, this is the Papyrus Eber, and it's a papyri that was found by archeologists, and it shows what Egyptian medicine looked like. So this is what Moses would have learned as he was training and being educated in Egypt, but this kind of stuff you don't ever see it in the text of Leviticus, Numbers or Deuteronomy, so obviously the Holy Spirit is working in Moses so that when he writes he's not using and clutching onto things in his educational background. Now that's remarkable, because the higher critics of Scripture keep insisting that these texts were just people working out of their own milieu, creating this literature. Well, how do we explain this? This is the milieu. Why is it you don't see this in the text? Well, it's because clearly the text is the inerrant Word of God and the Holy Spirit is working through this and He excludes it, He filters this out. Moses knew all this, this is all part of his educational background, but it doesn't leak into the text of the Scriptures. So it's one of those dramatic things, I think, that shows you how the Holy Spirit worked to enscripturate Revelation.

I also point out, in the interest of time I won't go through the details but if you look at the handout I reference 2 Chronicles 16:11-13 because this represents another thing about public health issues. Of course in this section, we're obviously in these verses the priesthood, the Levitical priesthood is involved in public health issues. And the question we have to ask is what's the priesthood doing in public health. And the answer is because sewerage and public health and sickness and disease are pictures of sin and human righteousness, and so the priests are dealing with that. And the other interesting point to make here is that having the priests involved in sickness and disease and these tragedies of life also shows you that there's a spiritual component to health. And that's one thing in our modern day that maybe we don't take into consideration.

So I just threw in 2 Chronicles 16 because there's a classic case of the king getting sick and the prophets come to the king and they chew him out for going to the physician first, and God says why didn't you go to Me first, why didn't you ask of Me what the cause of this is, then go to the physician. The text isn't blaming him for relying on a physician, it's blaming him for primarily relying on a physician. And I think that text is a very sobering one in this modern day and age, and that's why I also cite Jeremiah 17:5, "Cursed is the man who trusts in man and makes flesh his strength, whose heart departs from the LORD." And a total reliance, we have come to think of the medical community as sort of semi-infallible people, and that we just go get a pill and get well. And now that I have one of my sons is a doctor he's frustrated sometimes because people come and they think that the doctor can make... they've smashed their leg or they've been careless with their bodies, they've wrecked their knees, they've wrecked their ankles and they expect to have a doctor fix them up and they'll be the same as they were before. Well, it's not going to happen, they're not going to be the same as they were before, no matter who the doctor is. And it's almost like there's a magical expectation of

the medical community, and we have to be careful of that. And here is two texts that I think apply to that point.

So we're going to look now at some of the protocols in Leviticus because we're dealing here with leprosy, which is, by the way, not necessarily what we call in modern medicine leprosy, apparently from the Hebrew commentators that worked on this word it included a lot of different kinds of skin diseases. And so it's a broader term than what our word "leprosy" is. However, it was obviously a problem, so if we turn to Leviticus 13 and 14, we've looked at Leviticus 16 before, just in passing, but in Leviticus 13 and 14, they're very long, long chapters and we're not going to go through that but you can just look at Leviticus 13 and say where does this chapter end, it's a big long chapter. And if you skim down through the chapter you'll see that it's dealing with cleanliness, it's dealing with how do they deal with diseases, how do they deal with clothing that's been contaminated by disease?

Look in Leviticus 13, particularly verse 46, and this gives you an idea, verse 45 says, "Now the leper on whom the sore is, his clothes shall be torn and his head bare; and he shall cover his mustache, and cry, 'Unclean! Unclean!' [46] He shall be unclean, all the days he has the sore he shall be unclean. He is unclean, and he shall dwell alone; his dwelling shall be outside the camp." Now scholars have pointed out that this is one of the first cases in human history of what we call quarantine. And it's fascinating that back here, they didn't know about germs, they didn't know about the causes of disease, but what they did, the Levitical priesthood when this particular kind of... and you can read the text there, I mean, it's talking about what does the sore look like, where is it on his body, what does the hair on the body look like, is it dark, is it light, I mean, you can see that there's diagnostic passages in Leviticus 13 and 14; those are instructions to the priest on what to look for when you look at these skin sores. And depending on what you see on this person's skin and what you look at, then you're supposed to take certain actions. And one of these actions is to quarantine a person, they're called "unclean" until they... they just stay outside.

Now let's think about the implications here. If this is one of the first passages in human history that says that the way you deal with certain illnesses is with quarantine, then let's ask the question, what about plagues in subsequent history in time? And of course, we've had plagues in Europe and one of the worst plagues was the Black Plague. We have no real appreciation for what that kind of a thing looked like, but scholars tell us that twenty to thirty million people died in the Black Plague; entire villages were decimated, it was like a nuclear bomb had gone off, you could walk through the streets and there was no living person there any more. And we, in our generation, have never seen something like this. In fact, one of the pagan writers that lived during this time said, I don't know if he was necessarily pagan, but he wrote and he said, you know, this is what happened and I know you people who read my work will not believe what I'm telling you because you've never seen anything like this in your life, in your experience, but it was a shocking situation.

And we have this slide, and again I think I showed this before, of a scholar who worked in the history of medicine, and he's describing, this did not happen all over Europe but in isolated cases, somebody, either a

priest or somebody who had the Latin text, because that's all they had was the Latin text, happened to read Leviticus 13 and 14, which was rare for them to even read the Bible, and by reading it they suddenly realized you know what? Moses would have excluded these people from the camp, I wonder what would happen if we took some of these people and kept them outside the town.

"Leadership was taken by the church, now this is not universal, was taken by the church as the physicians had nothing to offer." So the medical establishment of the time had nothing to say, they didn't know the cause/effect. "The church took as its guiding principle the concept of contagion as embodied in the Old Testament. . . .Once the condition of leprosy had been established, the patient was to be segregated and excluded from the community." I guess this wasn't the Black Plague, it was another situation. "Following the precepts laid down in Leviticus the church undertook the task of combating leprosy. . . .it accomplished the first great feat. . .in methodical eradication of disease"

So this is one of those, you know, oh, there's nothing in the Old Testament... well, yes there is, the Old Testament is giving you what a society looks like when God ruled. So we have that historical thing.

Now if you'll follow in Numbers 19 we have another situation, another one of these texts that deal with public health, cleansing, and Numbers 19:11-22, notice in verse 11, "He who touches the dead body of anyone shall be unclean seven days. [12] He shall purify himself with the water on the third day and on the seventh day, then he will be clean. But if he does not purify himself on the third day and on the seventh day he will not be clean. [13] Whosoever touches the body of anyone who has died, and does not purify himself, defiles the tabernacle of the LORD." See how theologically it's connected; physical uncleanness is connected to theological uncleanness, over and over and over and over in the text. And I think again that's because sickness, disease, is a metaphor. It's just like sheep were designed to be pictures of us in our relationship to the Lord, sickness and disease is a metaphor that by looking at it you see what sin does. Normally you can't see sin because it's in the spiritual invisible world. But when you see disease and crippling injuries it's easy for us to see that, it's easy for us to remember what pain or a fever, or what those tests of life are like and I believe that God has designed that to be a revelation of what sin looks like if we could see it and its implications in the unseen world. So that's how this connects up here. Now what I've done in page 2 and 3 of the handout, I want to go through what every nursing student and every medical student at one time in their training goes through. It's a famous story of Ignaz Semmelweis, and I want you to watch the story and think about what we just read in Numbers 19.

Ignaz Semmelweis was in Vienna of the 1840s in teaching hospital Allgemeines Krankenhaus.

In maternity wards one out of six pregnant women were dying which was same as other hospitals...." The obstetricians ascribed the deaths to constipation, delayed lactation, fear, and poisonous air. . . .When the women died, they were wheeled into the autopsy room. The first order of each morning was the entrance of the physicians and medical students into the morgue to perform autopsies on the unfortunate victims who had died

during the preceding twenty-four hours. Afterward, without cleansing their hands, the doctors with their retinue of students marched into the maternity wards to make pelvic examinations on the living women. Of course, no rubber gloves were worn.

"Semmelweis was given charge over one of the obstetrical wards. He observed that it was particularly the women who were examined by the teachers and students who became sick and died. After watching this heartbreaking situation for three years, he established a rule that, in his ward, every physician and medical student who had participated in the autopsies of the dead must carefully wash his hands before examining the living maternity patients.

"In April, 1847," see, this is relatively modern in history we're talking about her, "In April, 1847 before the new rule went into effect, fifty-seven women had died in Dr. Semmelweis' ward. Then the rule of washing the hands was instituted. In June, only one out of every forty-two women died; in July, only one out of every eighty-four. The statistics strongly indicated that fatal infections had been carried from corpses to living patients." See, they didn't know about the germs here yet. " One day, after performing autopsies and washing their hands, the physicians and students entered the maternity ward and examined a row of beds containing twelve women. Eleven of the twelve women quickly developed temperatures and died.

"Another new thought was born in Semmelweis' alert brain: some mysterious element was evidently carried from one living patient to others, and with fatal consequences. Logically, Semmelweis ordered that everybody should wash his hands carefully after examining each living patient. Immediately howls of protest were raised against the 'nuisance' of washing, washing, washing-but the mortality rate went down." And then I summarize the tragic history that happened. His contract not renewed, his superior who came in and took his place there out all the wash basins, mortality then went up; the colleagues still were not convinced, and Semmelweis could not get a position for eight months so he left the city of Vienna. He went back to Budapest, which was his native home; he tried to get a job in the hospital there, went through the same thing, instituted washing before exams, the colleagues would not speak to him. So he wrote a documented book on his work that angered his colleagues even more. His contract with them was finally thrown out. "The strain plus the death cries of dying mothers so haunted and weighed on his sensitive nature that his mind finally broke. Ignaz Semmelweis died in a mental institution without ever receiving the recognition he richly deserved."

Now that's an example of what happens when you have an institutionalized profession and you have one person who breaks, who is politically incorrect, who bucks the system, and this is the price somebody who bucks the system pays. But Semmelweis was a guy that knew that this was right, Semmelweis thought through the consequences and nobody could refute him. All they could do was be nasty to him, discrimination against him, but logically they did not refute Semmelweis.

Now continuing, by the way, all this comes from None of These Diseases, that book that I emphasized before. Roswell Park was a guy in the 19th

century and he later wrote about medical history, he's one of the early historians of medicine.

"Dr. Roswell Park tells about his own experiences in his book on medical history: "When I began my work, in 1876, as a hospital intern, in one of the largest hospitals in this country, it happened that during my first winter's experience, with but one or two exceptions, every patient operated upon in that hospital, and that by men who were esteemed the peers of any one in their day, died of blood poisoning." And that was because they didn't have rubber gloves and they stuck their dirty fingers in the surgical incisions. Well, obviously, with that kind of lack of sanitation you're going to have disease spread. And so it's there, and this is evidence based medicine here. But then it continues, the doctor points out, McMillen, in his book, None of These Diseases, "In a large general hospital in east coast," probably in New York state, " in 1958 a staph infection spread. The various antibiotics were of little help," now this is back in 1958, we're not talking MRSA here, "and before the infection was brought under control it snuffed out the lives of eighty-six men, women, and children. The New York State Department of Health, finally in 1960 issued a book on washing hands that paralleled Numbers 19."

So again, this is evidence of the truthfulness of Scripture. We're talking about something that was 3,500 years earlier, that God had spoken into history and said the physical uncleanness, lack of hygiene, that is pictures of what sin is like and I don't want it in My tabernacle. What did He say? You've defiled My tabernacle with your uncleanness, I don't want it in here, I don't want a metaphor of sin in My tabernacle. Now He didn't tell anything about germs, Louis Pasteur and others had to discover that, but here's a great instance of submitting to the authority of the Scriptures whether we know why or not is the correct thing to do. Later on we'll find out why, right now we don't know all the details of why. Moses didn't know why that they were supposed to do this, he didn't know why the latrine should be outside the camp, but if you salute, say "Yes Sir," and obey the Word of God that's what God wants us to do because God knows more about this than we do. And God knows more about it than the medical profession does. God knows because He's omniscient.

So back to Deuteronomy 24 and we'll get back to the priesthood now and the ninth commandment. Deuteronomy 24:9 says, verse 8, "Take heed in an outbreak of leprosy that you carefully observe and do according to all that the priests, the Levites, shall teach you," the Hebrew structure of that sentence emphasizes the need to submit to the authority of the Levite priests because they are carrying out the truths of the Word of God. And not to follow the priests means that in effect you're declaring them as false testimony. There's the connection with the ninth commandment. To reject someone who is trying to carry out the Word of God and it's clear they are trying to carry out the Word of God, for you or to me to object to that is in effect saying that the Word of God itself is false witness. So this is part of this ninth commandment thing. And this is why on the outline, Miriam, if you go to... we won't have time but you can return to Numbers 12 as is the case that Miriam fusses with Moses and she doesn't like it that he's married this Ethiopian woman and so forth, and it's a big issue, but basically the issue isn't even the woman, the issue is that she and Aaron think well, God can work through us just like He can through



Moses. No, Miriam, He can't, and if you read that text it's a very neat section just to kind of read and soak in because God suddenly appears on the scene and He says I want all three of you right here in My tabernacle, we're going to have a little chat. And you know, if God says this to you, talk about getting called into the boss's office, I mean, this is something else here. And it's so neat because the Hebrew is very strong there, it says I want all three of you in My office. And then He throws leprosy on Miriam. I want to show you what your sin looks like, so I'm going to give you affliction with leprosy and now you're unclean and you can stay out of the camp now. So this is the seriousness of obeying the Word of God.

So in the outline, here we have a larger perspective of the ninth commandment; it's not just avoiding lying, it's also refusing to accept the truthfulness of an authority that's following the Word of God. It's the refusal to accept the truthfulness of an authority following the Word of God! Now every pastor has had to live through dozens of cases where he has told people clearly from the Word of God what they should be doing and people ignore it and go on. And this is again a violation of the ninth commandment. The local church elders and deacons should be respected when they implement policy, justifiable, under the Word of God. So that's the episode there and that's the connection I see with the ninth commandment.

Now we're going to go to this other section in Deuteronomy 24:10-13 that appear at first glance utterly unrelated to leprosy. So let's look at verse 10, "When you lend your brother anything, you shall not go into his house to get his pledge. [11] You will stand outside, and the man to whom you lend shall bring the pledge out to you. [12] And if the man is poor, you will not keep his pledge overnight. [13] You shall in any case return the pledge to him again when the sun goes down, that he may sleep in his own garment and bless you; and it shall be righteousness to you before the LORD your God." Well, what is this all about.

Well, on your outline you'll see that we covered something similar to this, if you see under Roman III, the section sounds similar to chapter 24:6, "No man shall take the lower or upper millstone in pledge, for he takes one's living in pledge." Remember that passage, and I have a slide that shows the millstone issue. So I want to touch on what went on in that last section under commandment eight to set us up to see what's going on here because it's somewhat parallel but with a little twist different.

Here we have a loan, by the way, isn't this about tenth time we've covered loans in the statutes and judgments. You see how the Bible gets involved? Because it's part of our economic life. Business deals are loans and life, you need relief loans sometimes. So the Bible isn't afraid of dealing with these financial issues. Well, when we look at loan, we have obviously a lender and we have a borrower. The problem is the role of collateral on a loan. So let's think about collateral, when you borrow on your house, your house is the collateral. If you don't have collateral on a loan then how does the lender deal with risk? Think about a credit card; there's no collateral on a credit card. So how does the bank protect itself against you defaulting or me defaulting? By charging a higher interest rate. But if the bank has collateral, something that is a pledge that you and I have made they can lower the interest rate because they have help to protect themselves against risk of default.

So risk is covered by interest rate plus collateral lowers the interest rate. Now the borrower enjoys a lower interest rate with continued means of an income, in the case of the pledge being his millstone. It was how he ground his wheat, it was his basic tool of his profession here. But the key in that text was that the lender could not seize control of the collateral unless the guy defaulted on the loan. He could use the collateral, the millstone could be put up for collateral, but it could not be seized by the lender. That was prohibited during this period of the loan. So this was God's design here.

Now let's look at the social value of this. Keep in mind this is God's design of a society. Now why is He designing it like this. The lender, in order to function as a lender has got to have assurance the borrower will pay the loan back. So obviously the borrower has an ability to repay and that ability to repay, he's earning money with his millstone, is protected. So by designing the prohibition against seizure of the collateral, what God really is doing, He's protecting the lender also. The lender might, in his short-sightedness, say I want that, I don't trust this guy so I want to seize his millstone. Well, if he seizes his millstone how is the loan going to get repaid if his millstone is his tool for production. So here the bandage socially in the collateral is that the millstone remains in productive use, society is getting bread made with this thing, it's not sitting in the closet of the lender.

And then, the borrower, and this is the eighth commandment, the ability to repay is not taken away so he become less productive and degraded. So that was back under the eighth commandment, it was a case of stealing in the sense that this productivity was taken away, it was a form of theft. Well now we come to something a little different. Now in verse 10, now we're talking about another kind of loan that involves collateral, but in this case the collateral, and if you look in your outline where I have this, down in chapter 24, verse 12, not to keep his pledge overnight, there's an explanation of what this collateral was. Exodus 22:26-27, "If you ever take your neighbor's garment as a pledge, you shall return it before the sun goes down. For that is his only covering; it is his garment for his skin. What will he sleep in? And it will be when he cries to Me, I will hear." So that's God talking.

Now in this case, in this section of the text we're dealing with what kind of a loan? It's not.. a millstone was an expensive tool, not this poor guy, the borrower is so poor the only collateral got is his sleeping bag or his heavy coat, so conceivably this is a very low amount loan, and the borrower in this case is very poor because he doesn't have anything to put up for collateral. But what you see in this text is, as Dr. North points out in his analysis of this, "A man must not be deliberately humiliated," for the lender to come waltzing into house and grabbing his coat, the lender does not have the authority to intrude into his house. All the lender can do is demand a collateral, but he can't humiliate the guy and he can't just barge into this man's private house. So you see, there are boundaries on the lender here, boundaries that protect the borrower. And so we have, "A man must not be deliberately humiliated. The prohibition against taking a man's millstone is related to this concern. A man who has been stripped of the marks of authority in his own household is not in a strong position to recover his lost productivity. He is less likely to

'bounce back' from adversity. The lender is to refrain from actions that would needlessly inhibit the recovery of the covenant-keeping debtor." You don't humiliate the borrower in this case. Now that doesn't mean that he couldn't eventually seize the coat if the loan wasn't paid, it's just the process of working with this is to protect the borrower.

So we have the blank there: The State could enter to seize the pledge only if the debtor defaulted and refused to hand it over. In that case yes, the State could get involved, but the lender could not, the lender could not act as the State. So this is apparently a last resort type thing.

So now we have another diagram that sort of summarizes what we're doing here, this is the garment collateral diagram. So again we have risk covered by interest rate plus collateral. And now the borrower is in desperate need for a small loan is met under God's design. He's in bad shape, he needs a small loan, so he gets that. Now what about the collateral, how is the collateral controlled? The possession of borrower but restriction against fraudulent use, do you see where it says [13] "you shall in any case return the pledge to him again when the sun goes down," so who's keeping the collateral during the day? Who keeps the collateral, in this case the garment, at night when it needs to be used. The borrower does, during the day the lender keeps it. Now you say well, what is this transfer every twelve hours go to do with this. Apparently it's to protect against something going on here. Remember, this guy is desperate, the borrower. So now in the social value, looking down here for society, in the lender, the borrower ability to repay is protected from multiple indebtedness schemes. Now by that we mean that if he possessed the cloak during the daytime, he could use that as a collateral on a second note. And the next day he could use it as collateral on the third note, and become multiply indebted by using the same collateral, deceptively. So here's where the ninth commandment gets involved. The collateral remains in use for the borrower, but the borrower, the ability to repay is not subject to deception and fraud. This is why this command seems to be located under the ninth commandment of bearing false witness. Now this is, multiple indebtedness is a problem.

And I want you to see and I've included on the rest of the handout Dr. North's commentary because it deals with the entire structure of our modern banking system, and our entire banking system is a fractional reserve banking system, which is multiple indebtedness. Watch the discussion:

"The modern banking system is a fractional reserve system. Depositors (lenders) are encouraged by bankers (debtors) to deposit funds in banks. The bank offers a rate of interest to its depositors. The banker then lends out all but a small fraction of the money deposited. He makes an interest rate return on the money lent out. He pays a lower rate to depositors. The bank earns income through the spread between these two rates. The small percentage of the deposits kept in reserve can be used to pay to depositors who come in and withdraw their money." Now here's where the glitch comes. "The banker assumes (correctly) that on most days, the amount of money deposited will be close to the amount of money withdrawn. The bank keeps a small reserve to make up any excess of withdrawals over deposits."

Okay; next system. "The system rests on a lie. The bank offers all of the depositors a guarantee: you may withdraw your money on demand. Yet it then lends the deposits to debtors who by contract need not repay for months or years. The bank is, in the investment world's phrase, "borrowed short and lent long." The bank cannot make good its promise of "withdrawal on demand" if too many depositors come in and demand their money on the same day. Even if one bank can be bailed out by other banks, or the nation's central bank, a large number of banks cannot be bailed out at once, except by printing money to hand out to depositors." You have to inflate the currency, that's the only way you can handle this.

"The banks' guarantee is then exposed for what it was from the beginning: no better than the banking system's ability to fool depositors about the inherent risk in a payments system that rests on a statistical impossibility. The banking system as a whole cannot fulfill its guarantee of sufficient funds for depositors to withdraw at anytime. The banking system can fulfill it only when most depositors believe that the banking system can fulfill it. When an inherently unpredictable number of depositors simultaneously reach the conclusion that the guarantee is not only impossible to fulfill (logic should have told them this), but is about to be defaulted on, the bank run begins." And some of you know about news where the bank runs, we've had one or two here in the Baltimore area.

"The social division of labor rests on a reliable means of payment." By that "social division of labor" it means productive society, you have a carpenter, you have a plumber, you have people skilled in different skills, and that means that if I'm a plumber and I'm a skilled plumber it means I'm not an electrician, and I'm not a doctor, I have to rely on other people, but if I have to rely on other people what do I exchange? Money. So if you can't do it all and you're a specialist you have to rely on somebody else that has a specialty and the only way you can coexist in society is to have a payment system. Right.

So, "The social division of labor rests on a reliable means of payment. But the fractional reserve banking system is inherently unreliable. It rests on a known lie that is called into question by depositors periodically. When this happens, the payments system breaks down. As a result, the social division of labor shrinks rapidly. This destroys the market for specialized production. The greater the degree of his specialization, the more vulnerable the seller is to falling demand. Unemployment increases. Fear spreads.

The downward spiral accelerates. The breakdown in the payments system has an effect very much like the effect caused by a creditor who takes the debtor's upper millstone. In a breakdown in the payments system, the miller still owns the upper and lower millstone, but he cannot sell the output of these stones at the previous high price. There is insufficient demand at the previous price, or perhaps at any price." Who can buy bread? They just eat the grain raw. "Yet he has built his way of life - his pattern of expenditures - on the expectation of a particular stream of income. The breakdown in the payments system dries up his stream of income. He must now seek other forms of income. This usually means producing less specialized goods or services. Yet he enters this less

specialized market at a time when large numbers of other specialized producers are abandoning their occupations in an attempt to replace their dried-up income streams. We call this event an economic depression. It can come in one of three forms: (1) a collapse of the banking system and a reduction in the supply of credit (deflation); (2) a vast increase in the money supply through the printing press (inflation); or (3) inflation with legislated price ceilings (shortages and rationing).

The breakdown in the payments system destroys the accuracy of the array of prices that had been established under the older payment conditions. It is as if all the information in a computer became erroneous. The crucial information previously generated by the price system is undermined by the breakdown in payments. The intricate web of supply and demand is shredded. Forecasts made in terms of the previous array of prices are exposed as wasteful. Capital projects are exposed as loss-generating.

Promises made to employees threaten the survival of their companies. Everyone's life style is threatened by the breakdown in promises caused by the breakdown in the payments system. This is the inevitable effect of the fractional reserve banking system. The banking system's lie is universally exposed as a lie.

Statistically, this time of exposure - this day of reckoning - has to happen eventually. Yet most men are surprised when it does. Because the credit money system applies to all participants in the market, its breakdown endangers everyone. It is not a case of one debtor's default. Such a default may temporarily undermine the payments system of those to whom he previously bought and sold, but this disruption is temporary and local. But when the banking system collapses, the effects are widespread. There is no fallback position for the vast majority of the producers in the economy, i.e., no reserves. The reserves were in the banks. They are long gone. Only those people who enjoyed a debt-free way of life based on a low division of labor can go through the payments adjustment period without experiencing a potentially devastating psychological crisis. The Amish and especially the Hutterites may go through the payments crisis unscathed, assuming that their gun-owning neighbors and a well armed local police force protect them from thieves. Residents in the deepest bayous of Louisiana may not experience a large change in their life style. Almost everyone one else will."

So there's a sobering example of these trivial little things that you see in the text; here God is protecting against multiple indebtedness 3,500 years ago, and in the 20th century the entire banking system is fractionally based. So it's asking for trouble sometime.

So anyhow, this is an example of why I wanted to spend some time on this, just to show you that you can take two or three verses here and if you really think about what you're reading the implications are tremendous socially. Next week, which will be our last time before we have to stop for the season, I wish we had gotten further, but we'll get through a few more verses, I hope, in chapter 24.

Father, we thank You....

[question asked] The question he is asking about the banking system and its implications, when Dr. North is talking about division of labor, yes, he's talking about specialization and his whole point is that... take for example a computer programmer, a very highly specialized field. He's devoted his life to learning how to program computers. In an economic crisis he may lose his job and what is he going to do, grow beans? See, in other words in a crisis we're all degraded out of our efficiencies, so now none of us are... you know, if we ever had to raise our own food, I know I wouldn't be very skilled at it, but see, the thing is that when you have social chaos the specialties go away in most cases. So what North is arguing is when you have a well-ordered system that works, when society is really functioning it becomes very, very efficient because person A can be a computer programmer, person B can raise beef, person C can be a farmer, somebody can be a vineyard owner, and because we all rely on each other's specialties, but the way we rely on each other's specialties is through the payment system. That's the only way we can do and it's hard to create all this by bartering, so that's what he's arguing. He's not people go stupid, he's just saying that people in a crisis like this, when the payment system goes kaput, momentarily you're left like the Germans were in the 1920s and 30s in Germany.

[something else said] Yeah, I mean think about the Amish; if the banking system went bad the Amish would be impacted, obviously, but, I mean, come on, do they have loans on tractors. So the point there is that they're in a more resilient position but they're not as efficient. The Amish pay a price because they're not as efficient as somebody with a mechanized farm and so forth could do. But it's risk and reward here. All he's pointing out, ultimately, goes back to the idea that if the banks were really banks here's what would happen? You would then have a place where you could hold your money. Suppose you get paychecks and so forth and you deposit your money; in a non-fractional banking system you wouldn't get any interest on that, it would just be held in the bank for you to write checks against. But you would probably wind up having to pay service fees because now the bank isn't earning any money on your money or my money because how do they pay for their own people. They would have to charge us a fee. So in that case, what a bank would be would be a storehouse, a safe storehouse for our money but we would be paying them for the service of storing our money instead of storing it under our pillow. But the good thing about that is there would be zero risk because the money is there, so if you have a hundred people who have deposited their money if the bank tomorrow all hundred people could come and take the money out and it would all be there. But what's happened is in a fractional reserve banking system the bank has become two things. The bank has become a place to store your money, supposedly, but then in order to keep itself going it's an investment house. It's selling bonds, basically, loans.

So you've got the bank that looks like a bank but in effect it's an investment house. And the thing that North is pointing out, it's loaning money to a 30-year mortgage; well, how are you going to get your money out of a 30-year mortgage; that's a contract. So now the money has gone to a 30-year note, so the bank is assuming you're not going to want all your

money, at least all 10,000 customers, but if they all did that bank would be in deep doo-doo.

[more said] But it wasn't always this way. See, the point is that we've been raised in the 20th century and fractional reserve banks are all over the world now, but that wasn't always the case. And the point is it's just become part and parcel of our culture, and all North is pointing out it is it's basically deception. What happened is if the bank were honest, if we had an honest banking system you'd have two divisions in the bank, explicitly. One division is I want my money there, I want zero risk, I'm letting you store it because I don't want to keep it under my pillow, so you keep it in your safe and I'll pay you so much a month to store my money, but when I want my money I want my money, period. So that's one section of the bank. Now that should be walled off and airtight. And the second part of the bank that says okay, you want to earn money, okay, but you have to sign a CD that you're going to put your money in for five years so we can loan it out for five years. Now that should be the other part, but those are mixed together. See, that's the problem.

That's all he's saying, he's not against either one of those but he's pointing out that if you look at this collateral thing and in the Deuteronomy text it's clearly there, so that the guy doesn't go out and multiply indebted himself because if he does he's going to be like the bank, he can't pay all these notes that he's got, he's a desperate man, this man who's only got a garment for a collateral, this guy is in bad shape financially. So the tendency, he's under pressure to get out of the hole and so he'd be very tempted to go out and get one loan after another, but he can't pay that. So to prevent him from over indebted himself, and basically deceiving people, his collateral is pulled during the daytime, which is when business would be going on.

So all these little texts that you see there, that even the cleansing text there, I've been corresponding with {?} and she has a problem with where she is in Papua New Guinea because she's trying to teach these believers public sanitation and I mean, we're talking elementary stuff here, and she's had to use that passage on the latrine outside the camp to teach these people about sanitation. So here she is on the mission field, you win these people to the Lord and that's fine, but the problem is you want them to stay, you don't want them to go to heaven prematurely, so what do you do? You have to teach them these things. So what she has been trying to do is to pick up passages of the Bible so it becomes part of their Bible study but they start learning oh, wait a minute, the Word of God is talking about this, this, this, gee, I never thought about that before. So she's connecting what she as a public health MD, she got her doctorate here at Johns Hopkins and so she's connecting her mission work with the text.

[question asked] Yes, that's a good question; she's asked a question when you think about the ninth commandment "thou shalt not bear false witness," it's more what usually we think of it and we're correct in that, that it's a false accusation against your neighbor. But it appears that God means more about that commandment. See, all those Ten Commandments except the fifth one are negatives, and negatives are nice because that's legislation, all legislation is negative. But when you start seeing, remember the passage we had about if you find your neighbor's donkey, keep

it, and hold it until you can find the owner. That was under the theft section. Now if you find a donkey and you don't know who the owner is, and you keep it, is that a form of theft. Well, God says yeah, if you're holding it for him, no it's not theft, but it's taking care of ownership. So it takes that eighth commandment and starts expanding it, and I think that's what we see here, that ninth commandment is not just perjury, it's broader than that, it involves the whole idea of language and misrepresenting things.

[more said] Jeek raises a good point, our whole society is built on inflation, it really is. But in the end it's really an illusion because if you take, I've heard this used, you take an ounce of gold, in 1917 you could buy a good man's suit with an ounce of gold. In 2010 you can buy a good man's suit with an ounce of gold. So what's the deal? It's because the gold has held its value and the suits have increased in cost but the gold has also increased in cost as far as dollars go. So we are used to cost of living increases simply because the whole system is contracting, the dollar sizes are contracting. So it makes us feel good that we're getting raises; a genuine raise, a raise that would be a real raise would be because a person is more skilled and more productive and therefore they would be producing more, and there, that raise would be genuine because it's production related.

But the fact of the matter is, as you point out, we're trapped in a system that's, you know, when the tide comes in all the boats rise, so you've got an inflating currency and so everybody has to go along with it, you're stuck because if an employee doesn't get raises how are they going to make their house payments and the food prices, how are they going to pay for this stuff. So a better way, maybe, of thinking about it would be to think of if you as a business man, you invest, you capitalize your business, and the business goes very well, and so now your business is worth more, part of that is inflation but part of it is the fact that your business has just improved and you're more productive, you've sold more units, you've got more wealth there. And that's a real accumulation. But the other part is the slush of inflation and everybody is used to getting more money but if you think about it, you're spending more money. I mean, one of my sons moved from Florida to Utah and he took a 50% cut in his income. You say holy mackerel, 50% slice in his income. Yeah, but the cost of living is 50% less, he doesn't miss it at all, the food is cheaper, house payments are cheaper and he lives out there and he's doing fine. And he had a 50% pay cut, how did that happen? Because the buying power of his salary hasn't changed.

So a lot of this is nothing we can do about it, it's just interesting though that if this text, if this sort of thing is the way God rules, we know what the Millennial Kingdom will be like, there ain't gonna be any inflation in the Millennial Kingdom.

[more said] You could still have loans because business loans were going on in Israel, but what you see when you diagram it out is that in Israel, it gets back to when the loan was made by the lender, the lender has to deal with risk and he has to deal with it in only certain ways. Either he has to have collateral, he has to have interest rate and he's going to set the interest rate based on his forecast of a problem. And remember when we went through that section in Deuteronomy that says you will lend to other



nations, you will not borrow, and when North went through that point he pointed out that the going interest rate in the ancient world in Moses' time here was about 20%, it ranged from 20-50%, it was nasty. And the reason why it was so high was because in pagan society you have so many defaults. You're not going to lend money to people that don't have character, and that's where the moral side affects the interest rates. We never think about this, but what the Bible challenges us to do is to refix our orientation so we understand that it's an ethical problem, it is a spiritual ethical problem in most of these cases. It is not primarily an economic problem or an educational problem, it's an ethical problem. So where you have character you have less defaults and you have lower interest rates. So the Jews had they followed the law, which they didn't, but had they followed this law and had they trusted in Yahweh, and they had integrity of character, what the Mosaic Law code says, they'd wind up culturally dominating the economy of the globe, simply because they had superior character.

So it was a form, North points out, he uses the word cultural conquest, the cultural conquest was simply economic power because these people, they had good work ethic, they had integrity, they had that... remember, the Mosaic Law code you couldn't mess with a shekel, you couldn't tamper with the weights and measures and you couldn't coin clip. That was a violation there. So you had an integrity of the financial system, you had integrity of the character and you basically had a far more efficient society that way.

Think of how much business pay today to protect against theft; just think of that. You're running WalMart, how much do you think that store is paying for identity theft problems and theft and people coming in and stealing stuff, and employees stealing stuff. I mean, there's a healthy chunk there. Now do you think that that amount of money that that business sets aside to protect against theft, internal theft, goes up or goes down with moral character. See, and that's the picture I think we need to see, that the impact of moral character, financially, is powerful. And then you saw this medical thing, the idea that health has a spiritual component. You know, now what are they finding out more and more about psychosomatic illnesses, psychosomatic, people who are worry warts get sick more often. Well why do they do that? Because the body isn't made to live that way. So if we live out of design we play a medical thing. But then think about the times you've gone to a doctor's office; have you ever had an inventory of your spiritual life in a doctor's office. But if spiritual life affects your health how come? Because they're not competent to do it. So the medical profession as wonderful as it is, particularly emergency medicine and operations, it isn't what you see here in the Kingdom of God. There the priests were doing a spiritual inventory when you got sick.

Our time is up.