

SESSION #53 (3 May 2011) Deut 24:8-13 True Representation of Priestly Authority & Ability to Repay

I. INTRODUCTION & REVIEW

1:1-5	Introduction to God’s spokesman, the 1 st Prophet Moses
1:6-4:40	1 st Exposition of the Torah = <u>motivation</u> to obey from (1) <u>past gracious actions</u> of Yahweh and (2) <u>sovereign destiny</u> of the nation (<u>future gracious actions</u> of Yahweh)
4:41-49	Editorial comment on context of 2 nd Exposition of the Torah
5:1-26:19	2 nd Exposition of the Torah = proper response to Yahweh in heart and soul
5:1-11:32	Loving Yahweh with <u>all the heart</u>
12:1-26:19	Loving Yahweh with <u>all the soul</u> (<i>nephesh</i> =life)
12:1-13:18	Theological unity of Israel’s tribes and its Enforcement (esp 1 st , 2 nd , and by implication the corresponding 9 th , 10 th commandments)
14:1-21	Enforcement of Distinct Cultural Sustenance from Life to Death (a witness consistent with Yahweh’s name, see 3rd commandment)
14:22-16:17	A Distinct Culture of Theocentric Faith in God’s Economic Order (with emphasis upon the 4 th and by implication the corresponding 8 th commandment)
16:18-18:22	A Distinct Culture of Human Authority Under God’s Justice (emphasis upon human authority starting in the home—the 5 th commandment and by implication the 7 th commandment)
19:1-21:23	Protocols for Implementing True “Social Justice” (emphasis upon dealing with deployment of civil authority’s lethal force—6 th commandment)
22:1-23:18	A Distinct Culture of Life-Protecting Boundaries (emphasis upon purity of national life—the context of the 7 th commandment)
23:19-24:7	A Distinct Culture of Respect for “Human Rights” (emphasis upon the implications of the 8 th commandment)
24:8-25:4	A Distinct Culture of True Representation (emphasis upon the implications of the 9th commandment)
24:8-9	True Representation of Priestly Authority
24:10-13	True Representation of a Debtor’s Ability to Repay

Fragments of statutes and judgments (case law) occur here which also occurred in earlier sections. This time the [mis-representation] of the situation appears to be the concern if the 10-commandment schema of interpretation holds rather than “stealing” from one’s ownership rights, violation of designed life-protecting boundaries, etc.

Modern examples of misrepresentation:

- (1) Labeling of GMO foods in Europe but not in the US because Monsanto knows that folks won’t buy such food and therefore colludes with the federal government to reject such labeling (93% of soybeans and 70% of corn are GMO in 2010 according to the USDA);
- (2) Putting dollar numbers on the paper money the US issues that do not represent the same thing year by year (watch the dollar collapse by tracking the ETF UDN).

Problem: destroys social interactions, raises costs, and hinders clear judgment.

II. TRUE REPRESENTATION OF PRIESTLY AUTHORITY (24:8-9)

24:8 take heed. . .carefully observe and do

Emphasis here on respect for priestly protocols for handling an outbreak of some skin diseases, i.e., respect the truthfulness of their instructions

Public health care was a priestly issue. Why?

See Session #49 under the “life-protecting boundaries” section (23:9-14)

- (1) [Ritual] uncleanness = analogous to [ethical] uncleanness
- (2) Contrast between Moses and pagan medicine of the time shows that the OT text doesn’t include “contemporary” medical wisdom.

Health issues can be spiritually caused (cf. **2 Chron. 16:11-13** Asa sought medical care before seeking the Lord; cf **Jer. 17:5** “*Cursed is the man who trusts in man and makes flesh his strength, whose heart departs from the LORD.*”)

Priestly protocols in **Leviticus 13-14**: note the concept in **13:46**—quarantining sick individuals.

Numbers 19:11-22

Note **19:13, 20** sicknesses defile the “sacred space” of God

Classic instance: Ignaz Semmelweis in Vienna of the 1840s in teaching hospital Allgemeines Krankenhaus. In maternity wards 1 out of 6 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, 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.

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.

. . . .

Contract not renewed. . . wash basins thrown out. . . mortality went up. . . colleagues still not convinced. . . couldn’t get a position for 8 months so left Vienna for Budapest, his home city. . . same thing. . . colleagues wouldn’t speak to him. . . He wrote a documented book on his work that angered his colleagues. . . .

“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.”

Continued in US late 1800s.

“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.”

“In a large general hospital in east coast in 1958 a staph infection spread. “The various antibiotics were of little help, and before the infection was brought under control it snuffed out the lives of eighty-six men, women, and children.”

NY State Dept of Health finally in 1960 issued a book on washing hands parallel to Numbers 19!!!!

**24:9 remember. . .Miriam
Num. 12:1-16, esp. 12:2-3.**

Despised Moses’ words. Here we have a larger perspective of the 9th commandment. It’s not just avoiding lying; it’s also refusing to accept the truthfulness of authorities following out the Word of God] = accusing them of lying. Local church elders and deacons should be respected when they implement policies justifiable under the Word of God.

**III. TRUE REPRESENTATION OF A DEBTOR’S ABILITY TO REPAY
(24:10-13)**

This section sounds similar to **24:6** “*No man shall take the lower or the upper millstone in pledge, for he takes one’s living in pledge.*”

Both involve [loans]

24:6 fell in the section that stressed the implications of the 8th commandment “*thou shalt not steal*”.

24:10-13 falls into a section that stresses the implications of the 9th commandment, “*thou shalt not bear false witness*”

Deut 24:6...

Element	Lender	Collateral	Borrower
<i>Risk</i>	Covered by interest rate + collateral	Possession of borrower until default	Lower interest rate with continued means of income
<i>Social Value</i>	Borrower ability to repay protected	Remains in productive use for all society	Ability to repay not taken away so he becomes less productive & degraded

8th commandment implication for lenders/borrowers—even if debtor sold into indenture, at least he still can earn money to repay.

Recent history example: debtors’ prisons destroyed ability to repay, added to the cost of government to maintain the prison, and deprived society of the benefits of productive labor.

Modern example: if a man misses his child-support payments, the state seizes his automobile license which diminishes his ability to pay.

24:10 not go into his house

Lender has no authority to transgress the private property of the debtor. His only legitimate claim is the pledge—nothing else. The honor of the debtor is respected.

“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.”

The State could enter to seize the pledge only if the debtor [defaulted] and refused to [hand it over].

24:12 not keep his pledge overnight

Cf. Ex. 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.”*

This is a “last resort” collateral at the level of sustaining minimum life existence which indicates a desperate borrower.

Taking the collateral during the day prevents the borrower from fraudulently using the collateral for another loan—multiple indebtedness.

See North’s analysis of the modern “fractional reserve bank system” below.

Deut 24:12.....

Element	Lender	Collateral	Borrower
<i>Risk</i>	Covered by interest rate + collateral	Possession of borrower but restriction against fraudulent use	Desperate need for small loan met
<i>Social Value</i>	Borrower ability to repay protected from multiple indebtedness scheme	Remains in use for the poor borrower	Ability to repay not subject to deception and fraud

IV. CONCLUSION

Extensions of our understanding of 9th commandment, *“thou shalt not bear false witness”*.

- A. When authorities follow the Word of God, one must not act as though they are lying by refusing to follow their instructions. Application: local church government.
- B. In desperate situations society must be protected against fraudulent schemes that serve only to further the problems.

Multiple indebtedness and the modern fractional reserve banking system (by Gary North):

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. 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.

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. 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 any time.* 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.

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. 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 fall-back 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.