Sacred Necessities – Exodus 22:24-26
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A blessing for the study of sacred text:

Baruch Atah Adonai, Eloheinu Melech Ha’olam, asher kidshanu b’mitzvotav v’tzivanu la’asok b’divre torah.

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Praise to you, God of Knowledge, sovereign of the world, who sanctifies us through the sacred obligations of our people, and directs us to engage in the study of Torah.

The Study Text – Exodus 22:24-26

“If you lend money to My people, to the poor among you, do not act toward them as a creditor; exact no interest from them. If you take your neighbor’s garment in pledge, you must return it to him before the sun sets; it is his only clothing, the sole covering for his skin. In what else shall he sleep? Therefore, if he cries out to Me, I will surely hear him, for I am compassionate.

Commentary:
In the modern era, humanistic psychologist Abraham Maslow identified a “hierarchy of needs,” a set of basic requirements that, if achieved, sustain human life. In ascending importance, these consist of physiological needs, security needs, love and belongingness needs, the need for esteem, and then the ultimate goal/need of self-actualization. He theorized that each level of this hierarchy must be successfully achieved before one can attempt to achieve the next one.

This instruction in the book of Exodus, in this section of laws that regulate conduct between and among human beings, asserts this important concept relating to what Maslow might call a basic physiological need: physical security, warmth, and embrace.

In ancient days, people had a very limited wardrobe. They may have had only one set of clothes plus some outer garment (which, God-willing, would have been waterproof). So lest any unscrupulous person be tempted to compel a poor person to use any of these singular items as collateral for short or long-term loans, such pawn activity needed to be clearly prohibited: A person’s garment could not be used for any purpose other than basic protection. Being left to the elements was not God’s plan for human beings.

The Hebrew bible uses the phrase “im chavol tachbol,” “If you take in pledge …” in order to demonstrate the tenuousness of life, and to clearly underscore the “lifeline” that this basic set of garments represents. This Hebrew root CH-B-L assumes many meanings in the Hebrew bible, among which are “cord” or “string”, “injury” (obligation?), in addition to “pledge” or “pawn” (a translation relating to the relationship of the money lender and
borrower: a ‘connection’ between these two parties). This garment, therefore, seems to represent the connection that a poor person might have toward life itself, and we have no right to sever it; if we do, it will cause real injury. Indeed, if we see that a life has only a thread connecting it to others, it is our responsibility rather to strengthen the connection and reinforce the relationship to other basic needs of food, shelter, and human companionship. No one should be strung along with only the bare necessities.

One further meaning of the root CH-B-L is “shame” or “pity,” and it is clearly a shame that this kind of unscrupulous behavior was observed by those who wrote these words so long ago. Human behavior does not change easily, and so we are reminded in each generation – and each year when we read this passage in the synagogue – that we must be mindful of the needs of the poor and the needy, and that we must, above all, strengthen them with dignity and security.

Questions for Discussion:

1) What are the basic needs that we should never take from any person, regardless of their ability to pay for them?
2) In today's context, where/how does the problem of holding the “garment,” or basic necessities, as collateral persist?
3) Where/how do you see solutions to this problem in today's context?
4) How far should a city, county, state, district, or nation go to protect these basic needs of the poor and the needy? What are the responsibilities of government? What are the obligations of non-profit agencies? What are our personal and congregational duties?