

mission of debts. ²This shall be the nature of the remission: every creditor shall remit the due that he claims from his fellow; he shall not dun his fellow or kinsman, for the remission proclaimed is of the LORD. ³You may dun the foreigner; but you must remit whatever is due you from your kinsmen.

⁴There shall be no needy among you—since the LORD your God will bless you in the land that the LORD your God is giving you as a hereditary portion—⁵if only you heed the LORD your God and take care to keep all this Instruction that I enjoin upon you this day. ⁶For the LORD your God will bless you as He has promised you: you will extend loans to many nations, but require none yourself; you will dominate many nations, but they will not dominate you.

⁷If, however, there is a needy person among

² וְזֶה דְּבַר הַשְּׁמִטָּה שְׁמוֹט כָּל-בַּעַל מַשָּׂה יָדוֹ אֲשֶׁר יִשָּׂה בְרֵעֵהוּ לֹא-יִגַּשׁ אֶת-רֵעֵהוּ וְאֶת-אֹהֳיוֹ כִּי-קָרָא שְׁמִטָּה לַיהוָה: ³ אֶת-הַנִּכְרִי תִגַּשׁ וְאֲשֶׁר יִהְיֶה לְךָ אֶת-אֹחִיךָ תִשְׁמַט יָדְךָ:

⁴ אָפֶס כִּי לֹא יִהְיֶה בְּךָ אֶבְיֹן כִּי-בִרְךָ יְבָרְכֶךָ יְהוָה בְּאָרֶץ אֲשֶׁר יְהוָה אֱלֹהֶיךָ נָתַן-לְךָ נַחֲלָה לְרִשְׁתָּהּ: ⁵ רַק אִם-שָׁמוּעַ תִּשְׁמָע בְּקוֹל יְהוָה אֱלֹהֶיךָ לְשָׁמֹר לַעֲשׂוֹת אֶת-כָּל-הַמִּצְוָה הַזֹּאת אֲשֶׁר אֲנֹכִי מִצְוֶה הַיּוֹם: ⁶ כִּי-יְהוָה אֱלֹהֶיךָ בִּרְכֶךָ כַּאֲשֶׁר דִּבֶּר-לְךָ וְהִעֲבַטְתָּ גוֹיִם רַבִּים וְאֶתָּה לֹא תִעֲבֹט וּמִשְׁלַת בְּגוֹיִם רַבִּים וּבְךָ לֹא יִמְשְׁלוּ: ⁷ כִּי-יִהְיֶה בְּךָ אֶבְיֹן מֵאֶחָד אֹחֶיךָ בְּאֶחָד

Remission of Debts (vv. 1–6)

The Torah is here concerned with the type of debt incurred by the poor and insolvent: a farmer in dire need of funds because of crop failure and a city dweller destitute as a result of unemployment. Loans to such individuals were regarded as acts of philanthropy rather than commercial ventures, and the forgiving of such loans was an extension of the generosity. The remission of debts and other provisions for the relief of debtors are part of the Torah's program for preserving a balanced distribution of resources across society (see Exod. 22:24–26; Lev. 25:36–37; Deut. 23:20–21, 24:6, 10–13, 17).

1. Every seventh year According to talmudic law, debts were canceled at sunset on the last day of the seventh year.

remission of debts Hebrew: *sh'mittah*; literally, "dropping, release." In Exod. 23:10–12, "*sh'mittah*" refers to land, not debts.

2. every creditor Because the remission is for the benefit of the poor, it probably does not cover all types of debts. (According to later Jewish law, unpaid wages, bills owed to shopkeepers for merchandise, and certain types of secured loans are not canceled.)

his fellow or his kinsman That is, "his fellow, who is his kinsman." Both terms refer to one person.

for the remission proclaimed is of the LORD

This seems to be the equivalent of the formula in Mesopotamian decrees explaining that debts may not be collected "because the king has established a remission for the land." In the Torah it is God—Israel's divine king—who establishes the remission.

3. The remission applies only to debts owed by fellow Israelites, not by foreigners. Similarly, the remission edict of the Babylonian king Ammitsaduka canceled only the debts of kinsmen: Akkadians and Amorites in Babylon. Collecting debts is a legitimate right, and forgiving debts is an extraordinary sacrifice that members of society are willing to forgo only on behalf of those who have a special family-like claim on their compassion.

4. your God will bless you With prosperity.

6. as He has promised you The promises are linked to the Israelites' obedience.

you will extend loans If the Israelites will obey God's laws, not only will they have no poor who need loans but they will be so prosperous that other nations will turn to them for loans.

you will dominate Economically.

Lend to the Poor! (vv. 7–11)

Even those who normally would be willing to lend to the poor might hesitate as the year of remission approaches, because it is likely that they would lose what they had loaned. Moses urges the people to disregard such calculations. Such appeals for

you, one of your kinsmen in any of your settlements in the land that the LORD your God is giving you, do not harden your heart and shut your hand against your needy kinsman. ⁸Rather, you must open your hand and lend him sufficient for whatever he needs. ⁹Beware lest you harbor the base thought, "The seventh year, the year of remission, is approaching," so that you are mean to your needy kinsman and give him nothing. He will cry out to the LORD against you, and you will incur guilt. ¹⁰Give to him readily and have no regrets when you do so, for in return the LORD your God will bless you in all your efforts and in all your undertakings. ¹¹For there will never cease to be needy ones in your land, which is why I command you: open your hand to the poor and needy kinsman in your land.

compassion are characteristic of Deuteronomy (see v. 18).

7. If . . . there is a needy person among you If the ideal promised in verse 4 is not achieved.

9. you will incur guilt Guilt builds up until it leads to punishment, just as merit builds up and leads to reward.

7-10. An obligation to generously support a kinsman who has fallen on hard times without calculating whether the help will be repaid. This is not so much a loan as an investment in a decent, compassionate, stable society.

7. do not harden your heart One who ignores the needy is like an idolater (BT Ket. 68a). Also, it is forbidden to insult the poor or accuse them of being undeserving.

9. In late Second Temple times, the law of remission did become a deterrent to lending, as anticipated by this verse. To protect people who needed loans and to prevent violation of verses 9 and 10, the sage Hillel (1st century B.C.E.-1st century C.E.) devised a legal means for circumventing the remission. The means was a document or declaration (*prosbol*) in which the lender declares that a specific loan will not be subject to

שְׁעָרֶיךָ בְּאַרְצֶךָ אֲשֶׁר־יְהוָה אֱלֹהֶיךָ נֹתֵן
לָךְ לֹא תִאֲמָץ אֶת־לִבְּךָ וְלֹא תִקְפֹּץ
אֶת־יָדְךָ מֵאֲחִיךָ הָאֲבִיּוֹן: ⁸כִּי־פָתַח
תִּפְתָּח אֶת־יָדְךָ לוֹ וְהֵעֵבֵט תַּעֲבִיטֵנּוּ דֵּי
מַחְסָרוֹ אֲשֶׁר יִחְסֹר לוֹ: ⁹הִשְׁמַר לָךְ
פֶּן־יִהְיֶה דְבָר עִם־לִבְּךָ בְּלִיעַל לֵאמֹר
קָרְבָה שְׁנַת־הַשְּׁבַע שְׁנַת הַשְּׁמִטָּה וְרַעַה
עֵינֶךָ בְּאֲחִיךָ הָאֲבִיּוֹן וְלֹא תִתֵּן לוֹ וְקָרָא
עָלֶיךָ אֶל־יְהוָה וְהָיָה בָּךְ חֵטָא: ¹⁰נָתַתָּ
תִּתֵּן לוֹ וְלֹא־יִרַע לְבָבְךָ בְּתַתָּהּ לוֹ כִּי
בְּגִלָּל הַדְּבָר הַזֶּה יִבְרַכְךָ יְהוָה אֱלֹהֶיךָ
בְּכָל־מַעֲשֶׁךָ וּבְכָל מַשְׁלַח יָדְךָ: ¹¹כִּי
לֹא־יִחַדֵּל אֲבִיּוֹן מִקְרֵב הָאָרֶץ עַל־כֵּן
אֲנֹכִי מִצְוֶיךָ לֵאמֹר פָּתַח תִּפְתָּח אֶת־יָדְךָ
לְאֲחִיךָ לַעֲנִיךָ וּלְאֲבִינֶךָ בְּאַרְצֶךָ: ^ס

10. God will bless you The closer the year of remission, the more likely it is that the loan will end up as a gift. But any loss incurred will be more than made up by God.

11. there will never cease to be needy ones The realism of this verse contrasts with the ideal described in verse 4.

remission. By this means, Hillel ensured that the law would not undermine its own purpose.

10. The Midrash imagines God saying, "You sustain My dependents (the poor, the widow, and the orphan) and I will sustain your dependents" (Tanh. 18).

11. For there will never cease to be needy ones in your land Therefore, you must build the solution to poverty into the social structure, and not rely on people's generosity. A poor person need never be embarrassed to accept help, because giving *tz'dakah* is an obligation, not charity resulting from kindness. At the same time, the Sages also tell us: "Better to flay carcasses in the marketplace than to depend on public assistance because you feel the available work is beneath your dignity" (BT Pes. 113a).

HALAKHAH L'MA'ASEH

15:7-11. open your hand These verses undergird Jewish poverty laws requiring us to feed, clothe, and house poor non-Jews as well as Jews. See also Exod. 12:49; Lev. 19:9-10, 25:25, 35; Deut. 24:10-22.