



## **Generosity Fueled by Faith (Deuteronomy 15:1-18)**

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**August 20, 2023**

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It's easy to reduce Christian ethics to a list of rights and wrongs. Do these things. Don't do these things. We can think that's what makes someone a Christian. What are Christians? They are religious rule-keepers. Here's the problem with that perspective. Hell will be filled with religious rule-keepers. Why? Because there is a kind of rule-keeping that is delightfully pleasing to God. And there is a kind of rule-keeping that arouses his righteous wrath.

What's the difference? It's a matter of motivation. Are you obeying God's Word to prove you're a good person? Are you keeping God's rules so you can make him give you the stuff you want? Or are you doing life God's way because you're amazed by grace and consumed with a passion for his glory and your joy in his glory? The God with whom we have to do is concerned with more than what we do. He's concerned with why we do it. Isa 29:13, "This people draw near with their mouth and honor me with their lips, while their hearts are far from me..."

Take generosity toward the poor, for example. I could give you a list of past and present philanthropists who are incredibly generous to the poor and whose giving has nothing to do with the Lord. Who God is and what he's done for us isn't motivating them in the least. Does that make their giving a bad thing for society? Not necessarily. In God's common grace, it can still be a beneficial thing. But it does illustrate the fact that what makes our ethics or life choices Christian involves more than what we do. We must consider why we're doing it.

In Deut 15, the Lord addresses more than what Israel is supposed to do – forgive debtors, provide for the poor, set your indentured servants free. He puts his finger on their motives. Why should you forgive your debtors? Why should you provide for the poor? Why should you set your indentured servants free? It's the motivational factor – then and now – that makes our giving distinctly Christian. So, what is it? It's our Redeemer's faithfulness to bless.

Six times in eighteen verses, Moses explicitly says, "For the LORD will bless you," "the LORD your God will bless you," "for this the LORD your God will bless you," "as the LORD your God has blessed you," or "so the LORD your God will bless you." Christian ethics are always rooted in Christian theology and the way we give is no exception.

The kind of generosity that pleases the Lord is a response to God's blessing and pursues God's blessing.

Here's the main point of the entire passage. **Our Redeemer's faithfulness to bless compels a lifestyle of every-member generosity.** That lifestyle required three actions on Israel's part. Let's look at each one and consider the implications for our generosity today.

### **1) FORGIVENESS FOR DEBTORS (vv. 1-6)**

In Israel's day, there were no credit cards or bank loans. If you experienced financial hardship and needed to borrow something, you had to get it from your neighbor. Then and now, that put creditors in a significant position of economic power, a power that could readily consign debtors to life-long poverty. That was not God's heart for his people. So, every seven years, he commanded "every creditor" (v. 2) to love their neighbor by releasing "what he has lent to his neighbor." Don't continue to require repayment. Cancel the debt.

It's not because God's a Marxist. V. 3 strongly affirms the biblical value of private property and the right to control your own assets. "Whatever of yours is with your brother your hand shall release." So why did Israelite creditors have to forgive the outstanding balance on their fellow Israelites' debts every seven years, regardless of whether they made the loan 6 years or 6 days earlier? V. 2, "Because the LORD's release has been proclaimed." It wasn't Moses' idea. It wasn't a proletariat idea. It was the Lord's idea.

Why? Because it was a reflection of his heart, of his own character. He's a God who delights in forgiveness! What did he tell Moses about himself in Ex 34? I am a God who forgives iniquity, transgression, and sin. He didn't owe Israel forgiveness for her persistent rebellion against his authority. We don't deserve God's forgiveness for the same. And yet forgiveness is so important to the Lord that he baked a powerful illustration of forgiveness into the rhythm of Israel's national life.

Crushing debt is a significant contributing factor to enduring poverty. Maybe you're struggling to make ends meet. Maybe you're one of the millions of Americans who helped send our collective credit card balance over the \$1 trillion mark this week. You know exactly what I mean! Debt can be controlling. Debt can become oppressive. And the more you're in debt, the harder it becomes to get out of debt.



But notice, the Lord didn't say, "If they can't afford the payments, cancel the debt." No matter the amount, no matter the underlying cause, forgive them. Forgive them fully. Forgive them completely. And do it on my behalf. Because it is the Lord's release.

Now let's make something clear. Because Jesus fulfilled the law we are no longer under the law in a covenantal sense and the people of God are no longer defined as a theocratic nation state. We are the spiritual assembly of the church. So don't take Deut 15 to your Christian banker or contractor this week and demand a release.

So what can we take away? Start with this. The Lord is faithful to make a way for his people to be forgiven. I'm not talking about the financial debt you owe to Bank of America. I'm talking about the spiritual debt every one of us owes to God on account of our sin. What's the requirement? It's not being a good person. It's confessing your sin and trusting Jesus' work on the cross for the forgiveness of your sin. Forgiveness isn't something you earn. It's a gift.

And here's what makes the spiritual forgiveness of sin you enjoy, Christian, so much greater than the financial forgiveness Israelite debtors experienced! Our sins don't pile up for 6 years. What does Jesus do the moment you turn to trust in him? He removes your past, present, and future transgressions as far as the east is from the west. Mic 7:19, "You will cast all our sins into the depths of the sea."

God gave Israelite creditors the privilege of reflecting his heart, demonstrating his character, by releasing the debts their neighbors owed. Christian, God has given you the same privilege today! There's a close tie here to the 5<sup>th</sup> petition of the Lord's prayer. Matt 6:12, "Forgive us our debts, as we have also forgiven our debtors." Jesus instructs us to forgive one another, to absorb the cost of other people's sin against us instead of retaliating or making them suffer in the same way.

That doesn't mean we shield one another from the consequences of sin. God often uses the pain of self-inflicted sorrows to bring his people to repentance! It does mean we quickly adopt a posture of forgiveness toward our debtors – not once every 7 years, but every moment of every day – even as we wait for them to ask for our forgiveness.

At first glance, God's social ideal for Israel in v. 4 might seem like a contradiction of vv. 1-3. "But there will be no poor among you, for the LORD will bless you in the land that the LORD your God is giving you..." If there will be no poor in Canaan, why would anyone need their debts forgiven? The late Timothy Keller's comment on v. 4 is helpful. "This does not mean that people would not continue to fall into poverty. But if

Israel as an entire society had kept God's laws perfectly with all their hearts, there would have been no permanent, long-term poverty."

It works like this. God promises in v. 4 that he will be faithful to bless Israel in the land of Canaan. It won't be a mediocre land where only a select few can rise above the poverty level. There is abundant provision for all my people! Israel's responsibility (v. 5) is to faithfully obey God's commands in response – including the command to release one another from debt every seven years – that every member of the nation might continue to enjoy God's blessing! If she obeyed, he would continue (v. 6) to bless her with economic prosperity. The surrounding nations won't exercise financial power over you. You will exercise financial power over them.

Here again, we must be careful in our application. We're a different people under a different covenant! Obeying Jesus is not a get-out-of-debt or get-rich-quick strategy. But the principle remains. It's God faithfulness to bless that compels our obedience to his commands, including the command to forgive one another as God has forgiven us. And he delights to reward our obedience with further blessing!

Imagine an Israelite creditor thinking, "But wait a minute, if I forgive everyone to whom I lent money, won't I go broke"? No, you won't. Why not? Because of v. 6. "For the LORD your God will bless you." He will provide for you. He will sustain you. Why? Because his faithfulness to bless, while mediated through obedient generosity of his people in vv. 1-3, is not ultimately grounded in the character of men. It's grounded in the Word of God. V. 6, the Lord will bless you "as he promised you!"

God's faithfulness to bless in keeping with his covenant promises is the ultimate motivation for Israel's faithfulness to keep his commands, including forgiving their debtors. Friend, the same faithful God will empower and reward you for forgiving your debtors today. What feels impossible to you is not impossible with God. Our Redeemer's faithfulness to bless compels a lifestyle of generosity, starting with forgiving our debtors. But it doesn't stop there.

## **2) PROVISION FOR THE POOR (vv. 7-11)**

Part of Moses' pastoral strategy in Deuteronomy is to remind Israel of God's ideal for his people – "But there will be no poor among you" – and then provide laws that deal with the realities of life in a fallen world. That's where vv. 7-11 come in. "If among you, one of your brothers should become poor, in any of your towns within your land that the LORD your God is giving you, you shall not harden your heart or shut your hand



against your poor brother, but you shall open your hand to him and lend him sufficient for his need, whatever it may be.”

It can be easy for us to consider the materially poor as a social problem, a government problem, a deacon problem, or even a Community Group Leader problem. The Lord taught Israel to view in a brother or sister in need as a personal problem with a personal solution. Notice how many times the word “you” or “your” appears in vv. 7-8. “One of your brothers...in any of your towns within your land...you shall not harden your heart or shut your hand against your poor brother.” Open “your hand.” There is no “Someone should do something about that” in Scripture. What are you going to do? That’s the question.

God’s solution to poverty in the midst of his people requires more than a token handout. It requires a compassionate heart. In fact, it always starts there. Brothers and sisters, if someone in our church family experiences material deprivation, our first responsibility is to sympathize with their plight. Imagine if you were in that situation. Imagine if you had to choose between paying rent or buying groceries. Here again, notice the complete and utter absence of any sort of “unless they did it to themselves” clause. The issue is not whether they brought poverty on themselves. The issue is whether we will respond with compassion.

But we must not stop there. Israel must be faithful to act on her compassion by lending the poor all they need to help meet their need. The lending language doesn’t preclude the place of outright gifts. But it does emphasize the importance of providing for the poor in a way that preserves their personal responsibility and dignity. Lending implies an opportunity for repayment, an opportunity for work, an opportunity for initiative. And yet the biblical standard remains. It’s not what we think they deserve that sets the bar. It’s whatever is necessary to meet their demonstrated need.

The early church took the same approach in Acts 4:33–36, “And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles’ feet, and it was distributed to each as any had need.”

Notice the primary focus of their generosity. It was their fellow church members. Paul clarifies the principle in Gal 6:10, “So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith.” If you’re a member of our church, be attentive to what’s going on in your brothers’ and sisters’ lives. When someone loses a job, when someone has a significant medical issue, when



you learn a car breaks down, or work has been slow, don't shy away from asking how they are doing financially. And when you hear of a need or suspect a need, be generous.

In Israel's case, Moses envisioned a ready objection. V. 9, "Take care lest there be an unworthy thought in your heart and you say, 'The seventh year, the year of release is near, and your eye look grudgingly on your poor brother, and you give him nothing...'" What's the objection? If I lend something to this guy, even if he agrees to pay me back, I'm going to have to forgive the debt in 6 months, which basically means I won't see any of this money again. I prefer to help out when it doesn't really cost me anything, when I can be more confident of receiving a little something from them in return.

We can have the same attitude, brothers and sisters. We can agree in theory that we should "bear one another's burdens," but when push comes to shove, we're only willing to do it if it doesn't impact any of our possessions or stop us from achieving our desired standard of living. Friends, biblical love is always costly, and that cost includes material goods.

If you loan your car out to someone, will they put miles on your engine. Yep. If you have a family with kids over for dinner, will they get spaghetti on your Restoration Hardware rug? Probably. When I was growing up, I remember my dad loaning out the two fishing reels we owned to another dad & son who didn't have any. One of the reels came back miserably tangled. I was not a happy camper.

Selfishness likes to hide under the guise of being a good steward. We need to look to God's Word to define what biblical stewardship actually entails. V. 10, "You shall give to him freely, and your heart shall not be grudging when you give to him..." So why should I give up my free evening, clean home, or hard-earned cash, to provide for them? Keep reading in v. 10. "Because for this the LORD your God will bless you in all your work and in all that you undertake."

Jesus exhorts us to generosity with the same promise in Lk 6:34-35, "If you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, to get back the same amount. But love your enemies, and do good, and lend, expecting nothing in return, and your reward will be great, and you will be sons of the Most High, for he is kind to the ungrateful and the evil."

There is a species of disinterested generosity in Christian circles that is dangerously unbiblical. I'm talking about an attitude that says, "Any giving motivated by a desire for reward is suspect." It sounds noble, doesn't it? But it's ultimately arrogant because it



basically says to God, “I know you’ve promised blessing to those who are generous, but I don’t want your blessing or need your blessing.”

Friend, listen. When God rewards you for using his material resources for his purposes, he’s not making much of you. He’s making much of himself! He’s showing the world the goodness of his ways. He’s giving you a taste of the abundance of life in his kingdom.

Saying in v. 10, “...for this the LORD your God will bless you,” doesn’t make our giving self-centered. It makes our giving gloriously God-centered because any blessing we receive in return ultimately reflect his generosity and his faithfulness! And when God blesses us, he does it so we can experience the joy of giving even more generously for his priorities and purposes. 2 Cor 9:11, “You will be enriched in every way to be generous in every way...”

To that end, let me give you a practical suggestion. Maybe you struggle to identify people in our church community who need help. Ask one of our deacons of mercy who you could bless. Or consider setting aside an additional percentage of your income every month to support our mercy fund as a church. Loving our neighbor, then and now, requires a lifestyle of every-member generosity, compelled by God’s faithfulness to bless. It meant forgiving debtors, providing for the poor, and finally, granting...

### **3) FREEDOM FOR THE VULNERABLE (vv. 12-18)**

If you became really poor in Moses’ day, you could sell yourself to a wealthy landowner as an indentured servant or bondservant and use the funds to help settle your debts. It was easy to take advantage of bondservants. If their debts were large or interest charges continued to accumulate even after they sold themselves to their creditor, they could remain trapped in slavery for the rest of their life. As short-term measure of last-resort, voluntary slavery could be a source of protection and blessing for an impoverished farmer. It could also turn into life-long bondage for him and his descendants.

That was not the Lord’s heart or design for his people. He redeemed them from slavery in Egypt under Moses so they could be free, not so they could permanently enslave one another. There is dignity and joy in economic and financial independence. So, if a fellow Israelite was sold to you, he could serve you for 6 years, but in the 7<sup>th</sup> (v. 12), “you shall let him go free.” And when you let him go, you shall liberally furnish or more literally, “richly garland his neck” with livestock, seed, and wine sufficient for him to make a fresh start financially and avoid falling immediately into grinding poverty.

The end of v. 14 establishes a compelling reason to set them free with plentiful provision. “As the LORD your God has blessed you, you shall give to him.” Whatever we give we first received. And our generosity should be proportional to the Lord’s blessing in our lives. Notice Moses doesn’t give a set amount. He simply says, “Bless them as the LORD has blessed you.” Here again, it’s the Lord’s blessing that compels generosity.

But the reason in v. 15 is even more compelling. Why set your bondservants free with abundant provision? Because the Lord is a redeeming God and he expect us to follow his example, loving as we have been loved. V. 15, “You shall remember that you were a slave in the land of Egypt, and the LORD your God redeemed you; therefore, I command you this today.”

To redeem someone means to pay whatever price is necessary to set them free. That’s what God did for the Israelites in the exodus. He sent plague after plague on the land, culminating on the death of all the firstborn of Egypt, to redeem his firstborn son, Israel.

Brothers and sisters, that price, that exodus, that act of divine redemption points forward to infinitely greater price, a greater exodus, a greater act of divine redemption that came centuries later. Only this time, it wasn’t redemption from slavery to men. It meant redemption from slavery to sin and death. Your redemption, Christian, cost the Lord his own life. And he paid it willingly, for the joy set before him, that you might be free.

Lk 4:18–19, “The Spirit of the Lord is upon me, because he has anointed me to proclaim good news to the poor. He has sent me to proclaim liberty to the captives and recovering of sight to the blind, to set at liberty those who are oppressed, to proclaim the year of the Lord’s favor.”

Yes, Jesus fulfilled those words in a physical sense through the miracles he worked during his ministry. But he fulfilled them an even greater spiritual sense through his death and resurrection, securing our liberty from the guilt and power of sin. And it is the same gospel of our redemption that guarantees our future freedom from the presence of sin and life in the new heavens and the new earth where physical poverty is no more!

Why should you be generous, Israel? Because you serve a God who redeems and restores! Why should you be generous, Christian? Because we serve a God who



redeems and restores! It's God's faithfulness in gospel, the generosity he lavished upon us in Jesus, that ultimately compels us to be generous with our possessions. 1 Jn 3:16-17, "By this we know love, that he laid down his life for us, and we ought to lay down our lives for the brothers. But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?"

Timothy Keller clarifies the connection. "People who come to grasp the gospel of grace and become spiritually poor find their hearts gravitating toward the materially poor...You cannot say to them, 'Pull yourself up by your own bootstraps!' because you certainly did not do that spiritually. Jesus intervened for you. And you cannot say, 'I won't help you because you got yourself into this mess,' since God came to earth, moved into your spiritually poor neighborhood, as it were, and helped you even though your spiritual problems were your own fault. In other words, when Christians who understand the gospel see a poor person, they realize they are looking into a mirror. Their hearts must go out to him or her without an ounce of superiority or indifference."

Do any of us own indentured servants? I don't think so. But many of us have employees. Many of us have direct reports at the office. Many of us are in positions of authority where the choices we make have significant financial implications for those under our care. If you're a business owner, are you treating your employees as slaves of the corporation? Or are you using your business to love your employees by helping them to experience the dignity and freedom of financial independence?

Be on guard against greed, friend. As the Lord warned masters in Israel, so the Lord warns employers today. Do not manipulate your employees into serving you or take advantage of their vulnerabilities. Equip them to provide freely and joyfully for themselves and their dependents. Why? Because if you do (v. 18), "the LORD your God will bless you in all that you do." It's God's blessing in response to obedient generosity that Moses holds out as the reason for obedient generosity.

## **CONCLUSION**

A sturdy faith that believes God will care for you, that trusts God to provide for you, is the only power strong enough to set you free you from the love of money so you can start blessing others with what the Lord has given you. Only our Redeemer's faithfulness to bless will compel and sustain a lifestyle of every-member generosity.

So, remember, friend. God cares about more than whether you give. He cares about why you give. Take care that the centerpiece of your motivation remains God's



faithfulness to bless – not a sense of guilt, or the mere force of habit. Be generous, forgive, provide for the poor, seek freedom for the economically vulnerable, because Jesus has been and will continue to be exceedingly generous to you. That’s what makes our giving distinctly Christian. God has blessed us for Jesus’ sake. He will bless us for Jesus’ sake.

Whether you feel like you have much or little, may the blessing of our Redeemer make us a people who are persistently, creatively, and joyfully generous toward one another. May you be enriched in every way, to be generous in every way, that your giving might overflow in thanksgiving to God.