**The Year for Canceling Debts**

In chapter 15, Moses began by instructing the people that they were to cancel debts at the end of every 7 years. God had previously told them that they were not to charge interest when lending to a fellow Israelite and this law would forgive the principal after 7 years. The NIV says that they could not require payment because the Lord’s time for canceling debts had been proclaimed while the KJV refers to it as the Lord’s release. Although debts owed by fellow Israelites had to be canceled, the could collect debts owed by aliens. There was a practical reason for debt cancelation since God had previously commanded that the land was to rest every 7th year (See Ex. 23:10 and Neh. 10:31). The 7th year was considered a Sabbath year. Just as no work could be done on the Sabbath day, the land would not be worked during the Sabbath year. Since no crops could be harvested, money for the repayment of debts from the proceeds of the sale of crops would not be available. Verse 4 is a bit vague saying “however, there should be no poor among you” (KJV says “save when there is no poor among you”). What follows and verse 5 link God’s blessing in the land to fully obeying His commands, implying that poverty was the result of disobedience. Verse 6 expands God’s blessings from the individual to the country saying that Israel would be a lender instead of a borrower and no other nation would rule over them.

Given the requirement of debt cancelation, there would be a tendency to refrain from lending as the 7th year approached. Moses contrasts being tightfisted with being open handed, saying that thinking about the 7th year was a wicked thought. He also warned that a fellow Jew could appeal to God who would find the lender guilty of sin. “Instead, they were to give generously without a grudging heart and be blessed by God for their obedience. Matthew Henry wrote *“When we have an occasion of charitable lending, if we cannot trust the borrower, we must trust God, and lend, hoping for nothing again in this world, but expecting it will be recompensed in the resurrection of the just”.* Verse 11 says there would always be poor in the land (see Matt. 26:11).

Next Moses repeats previous law given about releasing fellow Hebrew servants at the end of 6 years of service (see Ex.21:2 and Jer. 34:14). The exception to this was a servant who declined his freedom. Such a servant would remain in bondage for the rest of his life (see Ex. 21:5-6). Not only was a servant to be set free, he was also to be supplied with provisions to enable a fresh start. Moses reminded the people that they had been servants themselves in Egypt. He also made the point that those who had Hebrew servants benefited greatly from their possession. He said that their labor was worth twice that of an alien servant.

The chapter ends with a repeat of previous instruction to dedicate to God the firstborn males of their herds and flocks (see Ex. 13:2, 12, 30 and Num. 18:17). Moses added that they were to not to put animals set aside for sacrifice to work or shear their wool. They were to eat the animal sacrifices before God at a place of His choosing and Moses repeated that an animal with defect was not a worthy sacrifice.

Some thoughts about this chapter:

1. As mentioned above, the 7th year was referred to in the KJV as the Lord’s release. They were releasing the fellow Israelites from debt’s owed to them as a result of God blessing them with assets to lend. Since God owns everything, it is not a stretch to say the debt is actually owed to God and He has the sovereign right to forgive the debt.
2. The release of the debt was binding on the lender. They had no right to demand payment or due for it. The release was not binding on the debtor, however since their was no prohibition against someone repaying a debt if they had the means to do so. Perhaps a better approach would be for that person to lend to another who was in need with no expectation of repayment in the 7th year (see Matt. 6:12, see also 18:23-34).
3. Just as forgiveness of debts provided a lesson of how God had blessed them, it was also taught them to depend on God for future blessings. Those who were faithful in obeying this law would receive their compensation from God (see v. 10).
4. The forgiveness of monetary debt is a metaphor for the grace God pours out on us through His forgiveness of our sins.