

Reflecting God's Character in Your Everyday Dealings

Exodus 22:25–27, 1 Peter 2:1–3

For quite a number of weeks recently we have been looking at what is called “The Book of the Covenant.” As we’ve seen, this section is arguably the first part of the Bible ever penned. The background is this: God has rescued his people Israel out of enslavement in Egypt. The king of Egypt, called Pharaoh, is at this time the most powerful monarch in the world. His rule is enforced by a large army with weaponry, horses and chariots. Moses is sent to Pharaoh with the message “Let my people go, so they can serve me in the wilderness.” Pharaoh immediately makes Israel’s bondage harder: the people must now go out and gather straw and stubble to make bricks, yet their daily quota is not reduced. God sends a series of ten plagues upon Pharaoh, culminating in the death of Egypt’s firstborn, and finally the recalcitrant Pharaoh agrees to let Israel go. When Israel gets to the Red Sea, Pharaoh changes his mind and starts out in pursuit. God performs a miracle, parts the waters of the Red Sea, and Israel walks through as on dry ground. Pharaoh’s armies try to cross, but the waters of the Red Sea flood back upon them, drowning them all.

Israel gathers at the base of Mount Sinai, and God speaks the Ten Commandments audibly out of the thunder, fire, smoke and the voice of trumpets. Israel is terrified. They come to Moses with the request: “You go to meet with God, but don’t let him speak to us directly, or we will die.” Moses goes up to the top of the mountain, where God gives him a three-and-a-half-chapter summary of his law, called “The Book of the Covenant.” He comes down from the mountain and writes down what God had said. Then he calls the people together and reads it to them. This is the section that we’ve been studying. It was, as I said, arguably the first part of the Bible ever penned. It was also the first Scripture ever read aloud to God’s people. That makes the section we’ve been studying unique and special. It contains a mixture of moral, ceremonial and civil precepts reflecting the mind and will of God. We will continue our study this morning.

I have three points: (1) God’s moral law is rooted in his holy character; (2) Since God has had compassion on *me*, I should have compassion on others; and (3) Application: How shall I treat a poor neighbor? First,

1. God’s moral law is rooted in his holy character.

Our text this morning is rather brief. Here it is again: “If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest. If you ever take your neighbor’s garment as a pledge, you shall return it to him 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 that when he cries to Me, I will hear, for I am gracious.”

Notice how our text ends: “I will hear, for I am *gracious*.” Here is a specific reference to God’s holy character. God declares that he is “gracious.” Now though this might seem like old news to us who have the complete Bible, both Old and New Testament, this is the first place in the Bible where we learn this. It is a significant and important revelation. Here is an explicit statement concerning the character of God: he is *gracious*. Man does not discover this; rather, God reveals it concerning himself.

Way back in Genesis 6 when God announced that he would destroy man, whom he had created, from the face of the earth, we had the statement “But Noah found *grace* in the eyes of the LORD.” Here is something that all believers receive. The wicked are destroyed, but those who look to Christ receive grace. This is the consistent message of the Bible. It is a spectacular truth which we should never take for granted. Here is the way of salvation. God’s standard is absolute perfection, and no fallen human can possibly measure up to it. No fallen son or daughter of Adam could ever merit salvation. Surely we cannot earn salvation; it is utterly impossible. Only those who are born again by the Spirit of God, who are given the gift of faith, whose eyes are opened to see their utter unworthiness in the sight of a holy God, come to see the heinousness of their sin. They are supernaturally enabled to hate their sin and love righteousness. The wicked might intellectually understand that they are sinners, but they do not hate their sin. They make excuses for it. They compare themselves with others and flatter themselves that they are really not so bad; there are plenty of people who are far worse than they. Only the born-again child of God can see his sin for what it is and come to hate it, and long for the perfect righteousness of Christ to be credited to his account. Only the born-again child of God can say with Paul, “O wretched man that I am! who shall deliver me from the body of this death?”¹ Only the born-again child of God earnestly looks for the day when faith shall be sight, when he will be ushered into the presence of his holy Savior, never to sin again.

So in Genesis 6 we learn that “Noah found *grace* in the eyes of the LORD.” Now, in Exodus 22:27 we learn the reason: the LORD God himself is *gracious*. The Hebrew word for *grace* is חַן (compare the name Hannah [feminine]); the word for *gracious* is חַנּוּן (there is a man named Hanun in the Bible, but he is *not* gracious!). Both *grace* and *gracious* come from a verb חָנַן, meaning *to be gracious*.

So once again: here is the first time in the Bible that God reveals himself to be gracious, and it is the first time in the Book of the Covenant that we have a specific reference to an attribute of God (that is, a quality or characteristic belonging to the God of Scripture).

¹ Rom. 7:24

The word רַחוּם is a beautiful word. It is used only as an attribute of God.² It is never used as a description of man. We will encounter it again and again on the pages of Scripture:

“And the LORD passed by before him, and proclaimed, The LORD, The LORD God, merciful and *gracious*, longsuffering, and abundant in goodness and truth” (Ex. 34:6).

“The LORD your God is *gracious* and merciful, and will not turn away his face from you, if ye return unto him” (2 Chron. 30:9).

“Thou art a God ready to pardon, *gracious* and merciful, slow to anger, and of great kindness, and forsookest them not” (Neh. 9:17).

“Nevertheless for thy great mercies’ sake thou didst not utterly consume them, nor forsake them; for thou art a *gracious* and merciful God” (Neh. 9:31).

“But thou, O Lord, art a God full of compassion, and *gracious*, longsuffering, and plenteous in mercy and truth” (Ps. 86:15).

“The LORD is merciful and *gracious*, slow to anger, and plenteous in mercy” (Ps. 103:8).

“*Gracious* is the LORD, and righteous; yea, our God is merciful” (Ps. 116:5).

“The LORD is *gracious*, and full of compassion; slow to anger, and of great mercy. The LORD is good to all: and his tender mercies are over all his works” (Ps. 145:8).

“Rend your heart, and not your garments, and turn unto the LORD your God: for he is *gracious* and merciful, slow to anger, and of great kindness, and repenteth him of the evil” (Joel 2:13).

“And [Jonah] prayed unto the LORD, and said, . . . I knew that thou art a *gracious* God, and merciful, slow to anger, and of great kindness, and repentest thee of the evil” (Jonah 4:2).

Note the consistent connection between “*gracious*” and “of great kindness.” How wonderful that our covenant God is both *gracious* and kind! This is the basis on which he forgives sins. Salvation is all of grace!

We have made the point before in our exposition of the Book of the Covenant that all three parts of the law—moral, civil and ceremonial—are rooted in God’s holy character. Though the ceremonial law was abrogated with the death of Christ, and the civil laws as such expired with the theocracy (Israel as a state—a political body), it is important to remember that there is much that we can learn about our moral duty from the principles of justice rooted in God’s holy character. Indeed, God’s moral law is rooted in his holy character.³

Second, observe the truth that

2. Since God has had compassion on *me*, I should have compassion on others.

² Brown, Driver, Briggs Lexicon, רַחוּם (Logos Bible Software)

³ See Westminster Confession of Faith chap. 19, https://opc.org/wcf.html#Chapter_19

Doctrine in Scripture is never purely theoretical. God teaches about himself, and expects us to deduce that we ought to be like him, that we should bear the family likeness. Do not miss this point: we learn in this text that God is gracious; therefore, human beings should be gracious. We will be judged if we are not gracious.

One characteristic of humans is that we are all basically self-centered. We have to *learn* to be *unselfish*—and that is a hard thing to learn. Watch young children play together and sooner or later you will hear language like, “That’s mine, give it back!” Very young children look out for “number one”; they have the attitude *if I don’t stick up for myself, no one else will*. I’ve seen a child develop a sudden fixation for a certain toy; the idea of sharing is *not* a part of his worldview. Maybe he’s never shown an interest in that particular toy before, but now it is the most important thing in the world to him. If an adult tries to step in and say, “Be reasonable. You have had this toy for ten minutes, now let your sister have it for ten minutes,” the child will whine and clutch the toy even harder. At that moment, the only thing that matters is to hang onto that toy! If we try to explain that eventually the child will outgrow that toy and not even care about it anymore, that argument will fall on deaf ears. *Gracious*, in modern parlance, means *marked by kindness and courtesy*. We like to be around gracious people, but it is hard—even for adults—to develop this quality. We are protective of ourselves. We think, *if I don’t watch out for myself, I will lose out; I’ve got to stand up for my rights*.

It is somewhat easier for the Christian to begin to develop the quality of graciousness, for believers realize that there is Someone who looks out for us—our Lord Jesus Christ. He himself is the perfect embodiment of graciousness. When our Lord read the Scripture aloud in the synagogue at Nazareth, we read that “all bore witness to Him, and marveled at the *gracious* words which proceeded out of His mouth.” In our New Testament text for today we read: “Therefore, laying aside all malice, all deceit, hypocrisy, envy, and all evil speaking, as newborn babes, desire the pure milk of the word, that you may grow thereby, if indeed you have tasted that the Lord is *gracious*” (χρηστός, 1 Pet. 2:1–3). Yes, the Lord is gracious, and he wants you and me likewise to be gracious. Our Lord was gracious because he is the perfect man, untainted by sin. Being gracious is part of his holy character. But for us, who, even after conversion have to fight against remaining corruption, it is a difficult grace to master. But master it we must! God wants us to bear the family likeness. Our Father in heaven is gracious; therefore, we, his children, ought to be gracious.

What situations happen in your life where you are tempted to be selfish—to protect yourself and your self-perceived “rights,” where you respond with selfishness instead of grace? It takes a brave man or woman to let other people trample on your perceived “rights” and walk over you, knowing that your loving

heavenly Father is watching out for you. Our Lord taught, “Blessed are the merciful, for they shall obtain mercy” (Matt. 5:7). May the Lord enable us all to grow in the quality of graciousness! This is not an optional assignment; it is a bounden duty. As followers of Christ we don’t get to pick and choose which commands we obey. Our Lord has spoken; he is Lord, we are his humble servants. Listen to our text: since God has had compassion on *me*, I should have compassion on others.

Thirdly, consider the

3. Application: How shall I treat a poor neighbor?

Now that we have considered this attribute of God that is the basis of the moral command specified in this verse (*gracious*), let’s look at the particulars.

“If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest. If you ever take your neighbor’s garment as a pledge, you shall return it to him 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 that when he cries to Me, I will hear, for I am gracious.”

Until Christ returns there will always be poor people among us. Jesus plainly said, “For you have the poor with you always, but Me you do not have always” (Matt. 26:11). When the church sent Paul and Barnabas out to preach the Gospel to the Gentiles, Paul later reflects: “they gave me and Barnabas the right hand of fellowship, that we should go to the Gentiles and they to the circumcised. They desired only that *we should remember the poor*, the very thing which I also was eager to do” (Gal. 2:9–10).

Paul’s statement may have been a reference to an important prophecy of Isaiah quoted in the gospel of Luke: “The Spirit of the Lord is upon Me, because He has anointed Me *to preach the gospel to the poor*; He has sent Me to heal the brokenhearted, to proclaim liberty to the captives and recovery of sight to the blind, to set at liberty those who are oppressed; to proclaim the acceptable year of the Lord” (Luke 4:18–19, quoting Isa. 61:1–2).

How do we feel when we are in the company of poor people? How do we feel when poor people show up at our church? Does it make us feel uncomfortable?

Imagine a star-studded Oscar-night party in Hollywood. All the “beautiful people”—movie stars, directors, producers and others—show up, making their appearance on the red carpet, dressed in all their finery. People appear at such a party hoping to be seen, hoping it will advance their careers. They want to be noticed and written-up in the society pages, in *People* magazine. There is lots of glitter. People are wearing their best clothes. They want to be invited to the poshest after-parties.

Does anyone invite the poor? Not a chance! Where do the poor stand on such an occasion? Do they stand outside and beg? No! Probably they are hustled away by

the police and the stars' bodyguards. If they are too insistent, they might spend a night in jail. The poor are a nuisance. Their very presence is an uncomfortable reminder of the times the monied class has seen them at intersections, begging.

Hopefully, that's not the way the church sees them. It surely wasn't the way that Paul and Barnabas saw them. The poor are people, too. The Christian gospel teaches us that every person—poor, rich and in-between—has an eternal soul, and will one day stand in the presence of the Lord of all the earth, awaiting his verdict. Those who realize their spiritual poverty and flee to Christ will be saved. Those who thought they were too big or too important will be eternally damned.

Remember the poor widow who showed up at the temple in Jerusalem and put in her two mites—two small copper coins—an insignificant gift? She was noticed by the Lord Jesus Christ. Remember our Lord's response: "Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury." When Jesus came into this world, he was rejected by the high priests and Levites, but the common people heard him gladly. That didn't mean that they got into heaven simply because they were poor. The gospel is a message that must be *received*. All of us are in a condition of spiritual poverty before a holy God. The cattle on a thousand hills are his. We have nothing to offer him. What he wants is our *heart*—to love him with all our heart and soul and mind and strength. At the final day what matters is not that your personal bio was featured in *People* magazine, but that your name is written in the Lamb's book of life.

The case-law before us this morning doesn't outlaw usury—charging interest—on a commercial loan. Interest is a charge for borrowed money, a recognition that the present value of money is more valuable than its future value. If I offer you a thousand dollars right now, you intuitively know that that is more valuable than a promise to pay you a thousand dollars in ten years.

What our text says is that "If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest." We who are strong ought to bear the infirmities of the weak. If there's a poor person, and we want to help him, it is perfectly proper to loan him money, but we are not to treat that as a commercial loan, such as loaning money to a developer so he can put up a fine hotel. If we want to help a poor person—something that pleases Christ, we loan money to him now and hope that he will be able to pay back the principal later. If he is not able, then our act of charity will not go unnoticed by our Lord.

Notice the phrase "any of *My people* who are poor among you." Indeed, the poor who trust in Christ are God's people. Though the rich of this world might be embarrassed to be around them, God accepts them as his own.

So how shall I treat a poor neighbor?

- I should help him.

- I should be generous with him.
- And under no circumstances should I use his poverty to advance my own financial state. Christian, don't go into the "payday advance" business, where you make a small loan at exorbitant interest. Don't be a loan-shark! God takes notice!

Yes, by all means we should help the poor. We should associate with them. We should share Christ with them, we should help them monetarily.

"Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need."

Don't forget the poor. Help them as you are able, and you will lay up treasure in heaven.

Our Lord remembers the poor, and so should we. Amen.