



Lending and Borrowing in the Teaching of Sirach (Sir 29:1–7)

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Abstract: Among the various topics and issues that Ben Sira discusses in his book is the issue of borrowing. The sage covers it in detail and at length in Sir 29:1–7, presenting it not from a financial and economic perspective, but from a sapiential viewpoint, appropriate to the nature of his work. The purpose of this article is to explore Sirach's teaching on the subject of borrowing and lending of material goods. As a preliminary matter, the issue of borrowing in the setting of the ancient Near East and in biblical Israel is presented in a highly synthetic manner. Next, the boundaries of the literary unit that is the subject of the presented analyses and its structure are defined. In the remainder of the article, the Greek text of Sir 29:1–7 (the Hebrew version of this pericope is not known) is exegetically analyzed drawing on the historical-critical method. The examined literary unit is divided into two main parts. The first is a discussion of the general rules concerning lending and borrowing, i.e. based on the texts of the Torah, the obligation to grant a loan also reminds one of the obligation to return the debt according to the terms agreed upon. The second part of the pericope depicts the difficulties associated with not returning borrowed goods on the part of dishonest borrowers (delay in returning the loan, making excuses, even aggression towards the creditor). Fundamental to the sage's teaching on the subject of borrowing are the texts of the Pentateuch saying that one should give loans. However, the author is a realist and therefore devotes much of his reflection on the issue to the difficulties involved in returning borrowed goods, with a view to encouraging his disciples to adopt an attitude of prudence and caution lest they suffer the loss of some of their possessions. Yet, despite these risks, he encourages them to support those in need with loans.

Keywords: Book of Sirach, Sir 29:1–7, loan, lending and borrowing in the Old Testament

The main objective of the teaching of the Book of Sirach is the shaping of a wise and just man. Among the many different issues addressed in this work and intended to help achieve this goal, it was impossible to miss a reference to economic and financial matters. While, obviously, the book is not an interpretation of the economics of the time or a form of a textbook on financial activities, it does contain valuable sapiential comments on selected issues that were not only important and deserving of special attention at the time of its writing but are still relevant today. Borrowing is one of them. A presentation of the teachings of the sage from Jerusalem on borrowing shall be the subject of this article.¹ To discuss this issue, the question of borrowing

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¹ The theme of lending and borrowing in the teachings of Sirach was addressed by Maurice Gilbert (cf. "Prêt, aumône et caution," 179–181; *Les cinq livres des Sages*, 206–208) and by Bradley C. Gregory (cf. *Like*

in ancient times (in neighboring countries and, based on the texts of the Old Testament, in Israel itself) will first be presented as a background and introduction to the sage's teaching. This shall be followed by a delimitation of Sir 29:1–7, a pericope that contains the most extensive discussion of the issue covered not only in the Book of Sirach but also in the entire Bible. The structure of Sir 29:1–7 and the exegesis of this text based on the historical-critical method including elements of syntactic and semantic analysis will then be presented. The analysis of the sage's teaching on borrowing will be based on the shorter Greek version of the text of the Book of Sirach (GI), since the Hebrew original of the pericope in question has not survived to this day,² making it the oldest form of Sir 29:1–7 that is currently known. And, moreover, it is the version of the text that was included in the canon of Scripture. The Syriac version³ is much more recent. Even though it is a translation based on the Hebrew text, it contains many additions of its own and shows Ebionite influences, as well as some dependencies on the Greek text,⁴ for which reason references to it, will be omitted in this article.

1. Borrowing in the Ancient Near East

First, the practice of lending in the countries that constituted Israel's immediate surroundings, and then in the chosen people itself in the times preceding the life and activities of the sage from Jerusalem, will be presented in a very concise manner, since this is not the main purpose of this article. This will enable a better and more complete understanding of Ben Sira's teaching on the subject.

an Everlasting Signet Ring, 135–151). The former provides a rather cursory account of the said issue in the teachings of the sage from Jerusalem, while the latter discusses them somewhat more broadly and thoroughly but from a perspective of generosity and magnanimity. What is lacking, then, is a thorough analysis of Sir 29:1–7. This article seeks to address this gap. Its novelty lies in the proposed structure of the second part of the analysed pericope, i.e. vv. 4–7, and the presentation of the dynamics of the debtor's reluctance to return the borrowed goods.

² Cf. Beentjes, *The Book of Ben Sira*, 47, 53–54; Boccaccio – Berardi, *Ecclesiasticus*, 15–16; Egger-Wenzel, *A Polyglot Edition of the Book of Ben Sira*, 349–353; Mopsik, *La Sagesse de ben Sira*, 177; Morla Asensio, *Los manuscritos*, 160; *The Book of Ben Sira. Text*, 25.

³ For the text of the Syriac version with Spanish and English translations, see Calduch-Benages – Ferrer – Liesen, *La Sabiduría del Escriba*, 182–185. Cf. Gregory, *Like an Everlasting Signet Ring*, 136–137; Palmisano, *Siracide*, 269–271.

⁴ Cf. Calduch-Benages – Ferrer – Liesen, *La Sabiduría del Escriba*, 37–51; Piwowar, “La storia testuale,” 31–53; Wright, *No Small Difference*.

1.1. Neighboring Countries

Ewaryst Kowalczyk states that borrowing is a phenomenon as old as humanity itself.⁵ The practice was well known and widespread throughout the ancient Near East. Historical sources testify that it already existed in the countries of ancient Mesopotamia, as evidenced by numerous documents preserved to our time.⁶ They show that most often loans involved money or grain. They were granted at an interest rate,⁷ which meant that those who granted them made profits that were quite high since they ranged from 20 to 25% in the case of a cash loan and about 33% for goods in kind.⁸ And, in some exceptional situations, the profit made by the lender could be as high as 100%.⁹ Therefore, lending was a very profitable practice, allowing one to make money quickly and increase one's own wealth at the expense of borrowers. A significant rise in lending at interest occurred in the 7th century B.C. with the introduction of coins (this occurred in the Aegean area).¹⁰

Lending had not only economic but also social consequences. This is because it sometimes happened that people or animals were given as pledges. And in the event of an inability to repay the debt and the interest due, servants were given to the creditor, if one had them, or even children or a wife, to perform forced labor. They would virtually become their slaves so that some of the debt could be repaid in this way.¹¹ In extreme cases of inability to repay the debt, the debtors themselves would become slaves of those from whom they borrowed money or other goods. This practice is evidenced in the Bible (cf. Prov 22:7; Matt 18:23–34).

Loans were also widespread in ancient Egypt. In the state of the Pharaohs, too, they were granted at an interest rate, which in the late 3rd and early 2nd centuries B.C., that is, in the time contemporary with Sirach, was 12% per annum¹² (Bruce W. Frier, on the other hand, claims that in the 3rd century B.C., the percentage in Egypt ruled by the Ptolemies was higher and reached 25%¹³). Also in ancient Greece, starting in the 6th century B.C., the practice of lending at interest was already well-known and became more widespread with time.¹⁴

⁵ Cf. Kowalczyk, "Lending in the Bible," 191.

⁶ Cf. Kowalczyk, "Lending in the Bible," 191. See Lipiński, "Contrats de prêt araméens," 99–129.

⁷ "The basic concept of interest is almost as old as organized societies; interest; interest-bearing loans of precious metals or commodities are found already in Hammurabi's Babylon (early 2d millennium B.C.E.)" (Frier, "Interest and Usury," 423). Cf. Maloney, "Usury and Restrictions," 1–20.

⁸ Cf. Eicher, "Pożyczka," 991; de Vaux, *Ancient Israel*, 170–171; Witaszek, "Biblijne podstawy własności prywatnej," 33.

⁹ Cf. Kowalczyk, "Lending in the Bible," 192; Lipiński, "Contrats de prêt araméens," 99, 121.

¹⁰ Cf. Frier, "Interest and Usury," 423.

¹¹ Cf. Kowalczyk, "Lending in the Bible," 193; Lipiński, "Contrats de prêt araméens," 122–123.

¹² Cf. de Vaux, *Ancient Israel*, 170–171; Witaszek, "Biblijne podstawy własności prywatnej," 33.

¹³ Cf. Frier, "Interest and Usury," 423.

¹⁴ Cf. Frier, "Interest and Usury," 423.

1.2. Israel

Loans were also known and widely practiced in Israel, as indicated by Israel's legal texts – the Torah (cf. Exod 22:24; Lev 25:35–36; Deut 15:7–11). They were generally taken to meet specific needs – deficiencies related to family sustenance – rather than to pursue economic or manufacturing activities (the vast majority of which were agricultural, with income or self-sufficiency always at high risk).¹⁵ This practice was intended to save the life of a person in need – the poor, the destitute – and not to multiply the wealth of the lender. Jewish legislation, unlike the customs of the neighboring nations, forbade the charging of interest on a loan, but only with regard to Jews – it was permissible to charge it from non-Jews (cf. Deut 23:21).¹⁶ Usury was strictly forbidden. Its prohibition applied not only to money but also to food and other items (cf. Exod 22:24; Lev 25:36–37; Deut 23:20).¹⁷ According to the Law, giving a loan as a form of economic assistance to a poor and needy person (cf. Deut 15:8, 11) was a commandment, even when the Sabbatical year, in which all debts and loans were canceled, was approaching (cf. Deut 15:9).¹⁸ This is because helping people in need who lack sufficient means to live was considered an act that pleases God, who will surely repay with His blessing those who show graciousness toward the poor and those in need of support (cf. Deut 15:10). Lending to the poor was therefore recommended as an act of piety (cf. Ps 37:21, 26; 112:5; Prov 19:17)¹⁹ and could only be practiced to help a person in need.²⁰ The Torah regarded borrowing as a duty incumbent upon Israelites and an act of charity towards the poor and those in need of support, while at the same time limiting the rights of the creditor (prohibition of usury).²¹

Historical and prophetic books explicitly confirm that loans were widespread in Israel and that the practice generated considerable social tension both before

¹⁵ Cf. Christensen, *Deuteronomy 21:10–34:12*, 555; Nelson, *Deuteronomy*, 195–196, 282.

¹⁶ Cf. Eicher, “Pożyczka,” 991; Gilbert, “Prêt, aumône et caution,” 180; Gilbert, *Les cinq livres des Sages*, 205–206; Gregory, *Like an Everlasting Signet Ring*, 146–147; Kowalczyk, “Lending in the Bible,” 194; Nelson, *Deuteronomy*, 282; Palmisano, *Siracide*, 268; Witaszek, “Biblijne podstawy własności prywatnej,” 32–33.

¹⁷ Cf. Baranowski, *Księga Powtórzonego Prawa*, 530; Hartley, *Leviticus*, 440; Kowalczyk, “Lending in the Bible,” 194; Lemański, *Księga Wyjścia*, 485; Milgrom, *Leviticus 23–27*, 2209; Seeligmann, “Darlehen,” 338–348; Tronina, *Księga Kapłańska*, 371–372.

¹⁸ Cf. Baranowski, *Księga Powtórzonego Prawa*, 385; Christensen, *Deuteronomy 1:1–21:9*, 313; Craigie, *The Book of Deuteronomy*, 237–238.

¹⁹ “The exemplar of piety introduced in sapiential and prophetic books; was a man who gave loan willingly and did not demand the interest” (Kowalczyk, “Lending in the Bible,” 199). Cf. Baranowski, *Księga Powtórzonego Prawa*, 530–531; Gilbert, *Les cinq livres des Sages*, 205; Lemański, *Księga Wyjścia*, 485; Palmisano, *Siracide*, 268; Skehan – Di Lella, *The Wisdom of Ben Sira*, 370; Seeligmann, “Darlehen,” 320–322; Snaith, *Ecclesiasticus*, 184).

²⁰ Cf. Kowalczyk, “Lending in the Bible,” 194; Wenham, *The Book of Leviticus*, 321–322.

²¹ Cf. Craigie, *The Book of Deuteronomy*, 237; Gilbert, *Les cinq livres des Sages*, 206; Seeligmann, “Darlehen,” 322.

the Babylonian captivity (cf. 1 Sam 22:2; 2 Kgs 4:1; Ps 109:11; Jer 15:10; Hab 2:7) and after it (cf. Neh 5:1-13).²² However, the prophet Ezekiel confirms the violation of the prohibition against usury and describes those who do not practice it as pious (cf. Ezek 18:8, 13, 17; 22:12).²³ This is also confirmed in Ps 15:5 and Ps 37:26.²⁴ Proverbs 28:8 warns that wealth accumulated through the collection of interest and usury is fleeting and will quickly pass away.²⁵ According to Ezekiel, usury was one of the reasons why Jerusalem was condemned and later destroyed (cf. Ezek 22:12).

2. Delimitation of Sir 29:1-7

All commentators and scholars of the work of Ben Sira agree that a new literary unit begins in Sir 29:1.²⁶ The preceding pericope (Sir 28:13-26) warned against the misuse of speech, showing the devastating consequences of injudicious use of words. Language – speech (γλῶσσα; vv. 13a, 14a, 15a, 17b, 18b) is its central protagonist, to which all third person singular pronouns in the feminine gender (αὐτῆ – vv. 16a, 26a; αὐτῆς – vv. 19[x4], 20[x2], 21[x2], 22b and αὐτήν – v. 23a) refer, which makes almost every verse refer to its leading theme (exceptions are vv. 24-25).

The first verse of Chapter 29 changes the focus of Sirach's teaching from describing the consequences of misuse of speech to the granting of a loan. This change is emphasized by the twice-used verb δανίζω/δανείζω ("to lend money"²⁷) in stichs 1a and 2a. The beginning of the pericope is thus clearly marked by the change in vocabulary and, consequently, its subject matter.

Determining the ending of the literary unit that begins in Sir 29:1 is much more problematic. Maurice Gilbert argues that it ends in 29:20. He formulates his opinion based on the presence of similar phrases: "be careful not to fall down" in 28:26 (πρόσεχε μὴ πέσης) and "be careful not to fall into" (πρόσεχε μὴ ἐμπέσης) in 29:20b.²⁸ In view of this proposal to establish the boundaries of the pericope that begins in 29:1, it should be noted that generally, the syntagma that marks the boundaries of a literary unit occurs at its beginning and end, thus forming its framework. In this case, verse 28:26 belongs to the pericope immediately preceding Sir 29:1-7, which

²² Cf. Kowalczyk, "Lending in the Bible," 198-199; Seeligmann, "Darlehen," 323-324, 327.

²³ Cf. Gilbert, "Prêt, aumône et caution," 180; Gregory, *Like an Everlasting Signet Ring*, 147; Nelson, *Deuteronomy*, 282.

²⁴ Cf. Gilbert, "Prêt, aumône et caution," 181; Gregory, *Like an Everlasting Signet Ring*, 147-149; Witaszek, "Biblijne podstawy własności prywatnej," 33.

²⁵ Cf. Gilbert, "Prêt, aumône et caution," 180-181. See Dziadosz, "Nie wymieniam przyjaciela za pieniądze," 82.

²⁶ Cf. Gregory, *Like an Everlasting Signet Ring*, 133.

²⁷ Cf. Liddell – Scott, *A Greek-English Lexicon*, 369; Lust – Eynikel – Hauspie, *A Greek-English Lexicon*, I, 95; Montanari, *Vocabolario*, 492; Muraoka, *A Greek-English Lexicon*, 139.

²⁸ Cf. Gilbert, "Prêt, aumône et caution," 179.

significantly weakens the Belgian exegete's argument. In favor of recognizing 29:1–20 as a literary unit is the fact that it constitutes an appeal by the sage to the adepts of wisdom, encouraging them to provide assistance to those in economic distress. It should be noted, however, that the first part of it is about lending to a neighbor (vv. 1–7), the second with alms given to a poor person (29:8–13), and the third with surety to a neighbor (29:14–20).²⁹ Thus, in its totality, it is not uniform, although it does refer to the willingness to provide various forms of assistance to people in financial distress. Some scholars believe that Sir 29:1–20 has two sections rather than three. They combine vv. 1–7 and 8–13 together, claiming that they constitute a single pericope (29:1–13), while vv. 14–20 form a separate literary unit.³⁰

The theme of granting loans, introduced in 29:1, continues up to and including verse 7 (cf. sec. 2.2 on the structure of the analyzed pericope).³¹ Sir 29:8 begins with the word πλήν, which acts as a contrasting conjunction (“but,” “however”).³² It, therefore, introduces content opposite to that previously presented by the author,³³ although it does not necessarily mark the beginning of a new literary unit.³⁴ However, in the case of 29:8, there is a change of theme, which is why Sir 29:8–13 should be considered a new thematic unit, although quite closely related to Sir 29:1–7. The new pericope (29:8–13) no longer speaks of a loan, but of almsgiving (ἐλεημοσύνη; vv. 8a, 12a). The demonstrative pronoun αὕτη in 29:12b also refers to almsgiving. Furthermore, it should be noted that the activities Ben Sira commands his disciples to perform in 29:1–7 refer to a neighbor (ὁ πλησίον; see vv. 1a, 2a), while the beneficiary of the practice prescribed in 29:8–13 is a poor man (ταπεινός – v. 8a; πένης – v. 9a).

Based on the role played by the conjunction πλήν in Sir 29:8a, the subject matter covered, and the inclusion of the persons to whom the activities recommended by the sage should apply (giving loans and supporting with alms), it can be concluded that the pericope that began in 29:1 ends in Sir 29:7.³⁵

²⁹ Cf. Anderson, “Almsgiving,” 125; Gilbert, “Prêt, aumône et caution,” 179–186; Gilbert, *Les cinq livres des Sages*, 206–211; Gregory, *Like an Everlasting Signet Ring*, 134–135; Harrington, *Jesus Ben Sira of Jerusalem*, 97; Langkammer, *Księga Syracha*, 236–240; Pérez Rodríguez, “Eclesiástico,” 1205–1208; Vella, “Eclesiastico,” 110–113; Zapff, *Jesus Sirach 25–51*, 177–182.

³⁰ Cf. Alonso Schökel, *Proverbios*, 247–249; Minissale, *Siracide*, 144–146; Morla Asensio, *Eclesiastico*, 146–149; Palmisano, *Siracide*, 268–269; Sauer, *Jesus Sirach*, 209–211; Skehan – Di Lella, *The Wisdom of Ben Sira*, 369; Vigni, *Siracide*, 173–174. See Gregory, *Like an Everlasting Signet Ring*, 134.

³¹ Cf. Gregory, *Like an Everlasting Signet Ring*, 135.

³² Cf. Aitken, “The Literary Attainment,” 114–115.

³³ Cf. Arndt – Gingrich, *A Greek-English Lexicon*, 669; Gilbert, “Prêt, aumône et caution,” 181; Muraoka, *A Greek-English Lexicon*, 564.

³⁴ Cf. Gilbert, “God, Sin and Mercy,” 129, n. 4; Marböck, *Jesus Sirach 1–23*, 209, 211, 218, 220.

³⁵ Cf. Gilbert, “Prêt, aumône et caution,” 179–181; Gilbert, *Les cinq livres des Sages*, 206–208; Gregory, *Like an Everlasting Signet Ring*, 133–135; Palmisano, *Siracide*, 269–271; Skehan – Di Lella, *The Wisdom of Ben Sira*, 369–370; Zapff, *Jesus Sirach 25–51*, 177.

3. Translation of Sir 29:1-7

The text of Sir 29:1-7 shall be analyzed with reference to the Greek version of this pericope with the critical edition of the Greek text of the work of the sage from Jerusalem published by Joseph Ziegler³⁶ as the source text.

- 29 ¹ One who shows mercy will lend to their neighbor,
and one who supports with their hand keeps the commandments.
- ² Lend to your neighbor in the time of their need,
and give back to your neighbor in due time.
- ³ Make your word forceful and act in a trustworthy manner towards them,
and at all times you shall find what you need.
- ⁴ Many have considered a loan as a thing that is found
and caused trouble to those who came to their aid.
- ⁵ Up to [the moment] when they receive, they will kiss their hands
and will lower their voice with regard to their neighbor's wealth;
and at the time of repayment, they will be putting off the time
and return words of indifference
and will blame the time.
- ⁶ If they could, they will find it difficult to receive half
and will consider it as a thing that is found;
and if not, they have deprived them of their riches,
and got them as their enemy without reason
with curses and insults, they will repay them
and repay them with defamation instead of glory.
- ⁷ Many have turned away not because of wickedness
they acted cautiously so that [not] to allow themselves to be plundered without cause.³⁷

4. The Structure of Sir 29:1-7

The pericope to be analyzed is clearly divided into two main parts.³⁸ The first of them (vv. 1-3) presents the general principles concerning loans. It should be noted, however, that it does so first from the perspective of the lender (vv. 1-2a), then in

³⁶ Cf. Ziegler, *Sapientia Iesu Filii Sirach*, 259-261.

³⁷ Own translation. Cf. Kraus – Karrer, *Septuaginta Deutsch*, 1130; Wojciechowski, *Księgi greckie*, 611-612; Pietersma – Wright, *A New English Translation of the Septuagint*, 743; Popowski, *Septuaginta*, 1231-1232.

³⁸ Cf. Gilbert, "Prêt, aumône et caution," 179; Gregory, *Like an Everlasting Signet Ring*, 137; Langkammer, *Księga Syracha*, 236; Palmisano, *Siracide*, 269-270; Skehan – Di Lella, *The Wisdom of Ben Sira*, 370; Zapff, *Jesus Sirach 25-51*, 177.

relation to the borrower (vv. 2b–3).³⁹ The forms of the verb δανίζω/δανείζω (δανιεῖ in v. 1aβ and δάνεισον in v. 2aα), together with the substantivized adverb πλησίον, form the framework of the first section of the first part of the pericope (vv. 1–2a) containing the teaching of the wise man of Jerusalem about loans.⁴⁰ The framework of the second section (vv. 2b–3), in turn, is formed by the noun καιρός (εἰς τὸν καιρόν in v. 2bβ and ἐν παντὶ καιρῷ in v. 3bα).

The second part of Sir 29:1–7, i.e. vv. 4–7, focuses on problems relating to returning a loan. Its framework is formed by the substantivized adjective πολλοί (“numerous,” “many”; cf. vv. 4a and 7a).⁴¹ A concentric structure can be discerned in it, at the center of which is the description of the difficulties relating to the repayment of a loan.

Sir 29:4 is an introduction to the second part of the pericope analyzed here. It presents the main cause of the difficulties relating to the return of the borrowed goods, from which all the problems of the lender in recovering the loan described in the following verses derive. In the structure of Sir 29:4–7, it corresponds to the last verse of this pericope summarizing the entire literary unit by showing the consequences of dishonesty relating to this form of assistance to the needy. Both of these verses have a general character. Stichs 5ab show the borrower’s attitude toward the provider of support before the loan is granted, while stichs 6ef show their attitude toward the creditor at the time when they should repay the debt. They are based on an antithetical scheme: feigned benevolence (v. 5ab) – hatred and hostility (v. 6ef). Meanwhile, the central stichs (vv. 5c–6d) illustrate the difficulties and problems relating to the repayment of the loan caused by a dishonest debtor.⁴²

Putting together the elements presented above that form the structure of the analyzed literary unit, one arrives at the following composition of the unit:

Part I: the practice of lending and borrowing (vv. 1–3)

vv. 1a–2a – with reference to the lender

vv. 2b–3b – with reference to the borrower

Part II: the dangers of lending (vv. 4–7)

A: v. 4 – an overview of the problem associated with lending

B: v. 5ab – attitude towards the lender before the loan is received

C: vv. 5c–6d – reluctance of the borrower to return the loan

B’: v. 6ef – attitude towards the lender when it has to be returned

A’: v. 7 – the consequences of an inappropriate approach to loans.

³⁹ See Gilbert, “Prêt, aumône et caution,” 179; Gregory, *Like an Everlasting Signet Ring*, 144; Zapff, *Jesus Sirach 25–51*, 177. Cf. Gregory, *Like an Everlasting Signet Ring*, 140–141.

⁴⁰ Cf. Gilbert, “Prêt, aumône et caution,” 179.

⁴¹ Cf. Gilbert, “Prêt, aumône et caution,” 179.

⁴² Cf. Gilbert, “Prêt, aumône et caution,” 179.

According to M. Gilbert, the first part of Sir 29:1-7, i.e. verses 1-3, has a prescriptive nature of a commandment, as it is dominated by imperatives, while the second part (vv. 4-7) is a description of the situation relating to loans in the Jewish community at that time.⁴³

5. An Exegesis of Sir 29:1-7

An exegetical study aimed at finding out the message of the teaching of the sage from Jerusalem on lending and borrowing will be divided into stages in accordance with the structure of the analyzed literary unit.

5.1. General Rules Concerning Loans (Sir 29:1-3)

In the first part of the pericope on the subject of loans, the sage, first of all, presents two basic principles regarding this form of assistance to those in need of support (the obligation to lend and the obligation to repay), and also gives motives that are supposed to inspire and encourage their practice in everyday life.

5.1.1. The Commandment to Lend (Sir 29:1-2a)

Ben Sira begins his reflection on loans by looking at them from the perspective of a person who is asked by someone for assistance in the form of a loan of money or other material goods. The first verse of the pericope is constructed as a synonymous parallelism, in which the syntagma ὁ ποιῶν ἔλεος (“one who shows mercy”; v. 1aα) corresponds to ὁ ἐπισχύων τῇ χειρὶ αὐτοῦ (“one who supports with their hand”; v. 1bα), while δανιεῖ τῷ πλησίον (“will lend to their neighbor”; v. 1aβ) to the words τηρεῖ ἐντολάς (“keeps the commandments”; v. 1bβ).⁴⁴ A person who shows mercy to someone in need is thus defined as one who supports them and granting a loan is tantamount to keeping the commandments. The above statements are of great importance, as they provide a theologically grounded motivation for giving loans to those in material difficulties. This is the foundation of the teaching of the sage from Jerusalem on this form of assistance to the needy.

The subject of the first stich of v. 1 is defined by the substantivized *participium praesentis activi* of the verb ποιέω (“to do,” “to make”) – ὁ ποιῶν, accompanied by the direct object ἔλεος (“pity,” “mercy,” “compassion”). It should be noted that the participle is preceded by an article, while its object does not have it. Expressed in this way, the subject can refer to a specific person (individualizing meaning of

⁴³ Cf. Gilbert, “Prêt, aumône et caution,” 179; Gilbert, *Les cinq livres des Sages*, 206.

⁴⁴ Cf. Gregory, *Like an Everlasting Signet Ring*, 141.

the article) or to a person who is a representative of a certain group of people who show mercy (general or generic use of an article⁴⁵), whose action refers not to an individual, specific and well-defined act, but to an act whose nature – essence – is mercy (the noun ἔλεος without an article). In this way, the Greek text expresses various forms of action taken as a result of pity towards another person – they can have different expressions and forms. In the Greek translation of the work of Ben Sira, the verb ἐλεέω (“to pity,” “to have pity,” “to show pity”) occurs four times⁴⁶ but the translator did not use it in 29:1a. Instead, he used the less refined term ὁ ποιῶν ἔλεος, rather than ὁ ἐλεῶν. He probably did so in order to emphasize effective assistance to someone in need, and not merely the pity felt at their sight or arising in one who encounters them and sees their dramatic plight but does nothing to help them. The syntagma used in v. 1a highlights effectively coming to someone’s aid through a specific action that expresses mercy toward those in need. The phrase ποιεῖν ἔλεος occurs two more times in the Greek version of Sirach. However, in both cases, its subject is God, not man as in 29:1a (cf. 46:7b: ἐν ἡμέραις Μωυσέως ἐποίησεν ἔλεος [“in the days of Moses he showed mercy”] and 50:22d: ποιῶντα μεθ’ ἡμῶν κατὰ τὸ ἔλεος αὐτοῦ [“him who deals with us according to his mercy”]). The noun ἔλεος appears twenty-three more times in the Greek translation of Ben Sira’s work outside of 29:1a.⁴⁷ It is most often used to refer to one of God’s main attributes (as many as eighteen times).⁴⁸ Only five verses speak of mercy shown by man (cf. 18:13; 28:4; 36:23; 44:10 and 45:1). Thus, one who shows mercy is becoming conformed to God Himself (cf. 18:13ab). Moreover, such a person secures fame and a good name lasting among posterity which, according to the sage from Jerusalem, are the only form of immortality and eternal life.

The predicate of the first stich of Sir 29:1a is δανιεῖ (*indicativus futuri activi* of the third person singular of the verb δανίζω/δανειζω⁴⁹). The future tense of this verb form can be considered either perfective (“will lend”) or imperfective (“will be lending”).⁵⁰ It seems that due to the imperfective aspect of the other verb forms occurring in 29:1 δανιεῖ should be considered progressive *futurum*, i.e. expressing the continuation or repetition of an action in the future (“will be lending”). The future tense form δανιεῖ could possibly also be considered *futurum gnomicum* (“lends”).⁵¹ This

⁴⁵ Cf. Piwower, *Składnia języka greckiego*, § 88.

⁴⁶ See Sir 12:3; 16:9; 36:1, 11 (cf. Hatch – Redpath, *A Concordance*, 450). In references to texts from the Book of Sirach, the numeration suggested by Rahlfs is followed, because it has been adopted by most editions of Sirach in modern translations, therefore this numeration of verses has been kept to make it easier for the reader to find the quoted texts.

⁴⁷ See Sir 2:7, 9, 18; 5:6; 16:11, 12; 18:5, 11, 13[x2]; 28:4; 35:23, 24; 36:23; 44:10; 45:1; 46:7; 47:22; 50:22, 24; 51:3, 8, 29 (cf. Hatch – Redpath, *A Concordance*, 452).

⁴⁸ Cf. Langhammer, *Księga Syracha*, 237; Zapff, *Jesus Sirach 25–51*, 177.

⁴⁹ Cf. footnote 33.

⁵⁰ See Piwower, *Składnia języka greckiego*, §§ 355–357.

⁵¹ Cf. Piwower, *Składnia języka greckiego*, § 360.

is an important observation because the sage is not inviting his disciple to make a one-time loan but to come to the aid through this form of support of those in need whenever they are in trouble and lack the means to survive or secure a decent life for themselves and their families. Aside from the analyzed pericope, the verb δανίζω/ δανείζω occurs two more times in the Greek version of Sirach. In 8:12a, the sage urges his disciple not to lend to a man who is more mighty – more powerful than the disciple (ἀνθρώπῳ ἰσχυροτέρῳ σου)⁵² since it is to be expected that he will not return what was lent to him and it will have to be considered a loss (8:12b).⁵³ In 20:15c, the sage warns against accepting a loan from a fool (ἄφρονος; in 20:14a), because he will demand the return of the borrowed goods in a very short time, and consequently, a loan from him will be of little use and will not solve the borrower's material troubles. Based on these two remarks by the sage, which are quite critical of lending, the question arises: why does he encourage lending in 29:1a, when he had previously warned his disciple against it? The change in attitude depends on whom one lends to or from whom one receives a loan. In the first case (8:12), it is someone who is more wealthy and has more power than the one who lends to them. In the second (20:14), it is an unwise person who is not guided by wisdom and who lacks it. Therefore, that person acts imprudently and illogically. Giving a loan to or accepting it from people of these two categories is risky and hazardous for the lender and borrower, because in the first case, the loan is equivalent to a loss of the loaned goods, while in the second case receiving it and having to pay it back quickly does not solve the troubles of the one asking for support and help. In 29:1a, on the other hand, the situation radically changes, since reference is made to lending to a neighbor (τῷ πλησίον). Resulting from the substantivization of an adverb, the noun ὁ πλησίον in the Greek version of Sirach always occurs with an article,⁵⁴ i.e., it refers either to a specific and individual person, or it has a generic meaning (in which case it denotes an indefinite representative of an entire group of people who can be described as neighbors). A neighbor is a person with whom someone is connected by some ties or with whom one shares the same life attitude (cf. 13:15–16). It can refer to a neighbor, friend, acquaintance, or to someone belonging to the Chosen People, that is, to the same social and religious community.⁵⁵ It should be noted that the sage from Jerusalem always encourages adopting a positive attitude toward one's neighbor. From the group of people to whom the noun ὁ πλησίον can be referred to, excluded are relatives.⁵⁶

⁵² Cf. Gregory, *Like an Everlasting Signet Ring*, 141.

⁵³ Cf. Gregory, *Like an Everlasting Signet Ring*, 129–133.

⁵⁴ See Sir 5:12; 6:17; 9:14; 10:6; 13:15; 15:5; 16:28; 17:14; 18:13; 19:14, 17; 22:23; 25:1, 18; 27:18, 19; 28:2, 7; 29:1, 2, 5, 14, 20; 31:15, 31; 34:22 (cf. Hatch – Redpath, *A Concordance*, 1149).

⁵⁵ Cf. Fichtner, “B. πλησίον in the LXX,” 313–315.

⁵⁶ Cf. Falkenroth, “ὁ πλησίον (ho plésion),” 258; Fichtner, “B. πλησίον in the LXX,” 312–313; Léon-Dufour, “Blizni,” 75.

However, that does not mean that Sirach's teaching does not apply to them.⁵⁷ Since he encourages lending to a close person, it can be inferred that the call applies all the more to relatives in trouble and in need of help as well. Bradley C. Gregory argues that the word 'neighbor' in 29:1–2a refers to a person in need,⁵⁸ which can be a friend or acquaintance as well as a relative.

The second stich of v. 1 describes a man showing mercy as one who supports with their hand (ὁ ἐπισχύων τῇ χειρὶ αὐτοῦ; v. 1ba). The verb ἐπισχύω ("to make firm," "to support"⁵⁹) is *hapax legomenon* in the Greek version of the work of Ben Sira. The syntagma ὁ ἐπισχύων τῇ χειρὶ αὐτοῦ is the opposite of the phrase χερσὶν παρειμένας ("to lowered hands" – 2:12aβ) and is close in its meaning to the phrase ἔκτεινον τὴν χεῖρά σου ("extend your hand" – 7:32a; cf. 15:16b; 31:14a, 18b) and to the hand-opening gesture mentioned in Sir 40:14a. The *dativus* τῇ χειρὶ in 29:1ba should be considered a *dativus instrumentalis*, i.e., it indicates the mediating element through which the action expressed by the verb ἐπισχύω is performed. The noun χεῖρ ("hand") occurs fifty-nine times in the Greek text of Sirach. In the vast majority of cases, it is used in a metaphorical sense as a symbol of power,⁶⁰ action,⁶¹ or possession.⁶² In 29:1b, a hand is a metaphor for acting for the benefit of another person. "The hand here becomes a symbol of goodwill and readiness to help."⁶³ According to Giuliano Vigini, the noun intensifies the idea of support – coming to the aid of the needy expressed by the verb ἐπισχύω.⁶⁴

Based on the synonymous parallelism contained in v. 1, showing mercy is thus equated with acting to empower someone else who is in need of help and support. In light of the first stich of 29:1, it should be understood as lending something that is necessary to a person in need – because its shortage puts the life of that person in need and their loved ones in danger. Lending them what they need is, on the one hand, an actual and real empowerment for them, and on the other hand, it is an action that is performed with power, i.e. it is an effective action that leads to the intended goal, and not just some attempt to come to their aid that ends in failure or fiasco.

One who supports with their hand and keeps the commandments (τηρεῖ ἐντολάς). Giving a loan and meeting the needs of someone in financial distress is an expression of faithfulness to the covenant and fulfillment of the commandment to help them. Lending, according to Ben Sira, is not just an action that has an economic

⁵⁷ Cf. Gregory, *Like an Everlasting Signet Ring*, 142.

⁵⁸ Cf. Gregory, *Like an Everlasting Signet Ring*, 142.

⁵⁹ See Liddell – Scott, *A Greek-English Lexicon*, 663; Lust – Eynikel – Hauspie, *A Greek-English Lexicon*, I, 176; Montanari, *Vocabolario*, 823; Muraoka, *A Greek-English Lexicon*, 283; Vigini, *Siracide*, 172.

⁶⁰ Cf. Sir 2:18; 4:9, 19; 8:1; 10:4, 5; 11:6; 14:25; 15:14; 33:13; 36:2, 5; 43:12; 46:2, 4; 47:4; 48:18; 49:11; 51:3, 8. See Zapff, *Jesus Sirach 25–51*, 177.

⁶¹ Cf. Sir 9:17; 15:16; 25:23, 26; 33:26; 38:10, 13, 15, 31; 48:20b; 50:12, 13, 15, 20.

⁶² Cf. Sir 29:5, 26; 33:22; 35:9.

⁶³ Langkammer, *Księga Syracha*, 237.

⁶⁴ Cf. Vigini, *Siracide*, 172.

dimension, but is an expression of the faith and religiosity of the lender (cf. 27:1).⁶⁵ The noun ἐντολή (“command,” “precept,” “commandment,” “provision”) occurs seventeen more times in the Greek version of the Book of Sirach besides 29:1. In the vast majority of cases it is used, as in the analyzed stich, in the plural (only three times does it appear in the singular; see 35:4b, 29:9a, and 39:31a). It, therefore, refers to the commandments – the Lord’s precepts which He gave to Moses (cf. 45:5) and which are the essence of the covenant made with the chosen people (cf. 28:7; 32:24; 45:17). Keeping the commandments – following them is a very important attitude because it is an expression of wisdom (cf. 1:26) and staying in covenant with the Most High (cf. 35:1). It earns God’s approval of the one who does it (cf. 15:15). Moreover, it is an expression of fear of the Lord (cf. 23:27). A pious person keeps them (cf. 35:1; 37:12), but whoever transgresses and disobeys them brings contempt upon themselves (cf. 10:19). The sage recommends reflecting on the commandments (cf. 6:37). The important role played by keeping the commandments in everyone’s life is the reason why the sage urges his disciples to observe them and put them into practice in their lives (cf. 28:6; 32:23). The commandments also mandate coming to the aid of the poor (cf. 29:9). This observation by Ben Sira is the basis for the assertion expressed in 29:1b that whoever supports his neighbor keeps the commandments. The noun “commandments” in v. 1bβ is used in the plural since it refers to commands mandating support through a loan to a person in need of help contained in three different books of the Torah (Exod 22:24; Lev 25:35–36; Deut 15:7–11).

The first verse of the pericope devoted to Ben Sira’s teaching on loans indicates two important reasons why they should be given.⁶⁶ First, they are an expression of mercy toward a neighbor who needs help. Second, they are also a fulfillment of the commandments which dictate coming to the aid of those in material and economic distress. Both of these theological arguments are the most perfect and eloquent motives for giving a loan to a neighbor.

After presenting the disciples with the aforementioned reasons for lending to a neighbor what is necessary for them, the sage in 29:2a formulates a commandment expressing the duty to support with a loan a neighbor in need. He expresses it using an imperative of the aorist of the active voice of the verb δανίζω/δανείζω (δάνεισον; cf. v. 1aβ). The second person singular (“you”) of this verb form indicates that the commandment is addressed directly and personally to an adept of wisdom – it is not merely legal and general in nature, but personal (individual) and directly concerns the hearer/reader of Ben Sira’s teaching, who may be a lender as well as a borrower. It is expressed in the aorist, which means that it is not a general exhortation (always lend whenever someone asks you for this form of support) but has a very

⁶⁵ Cf. Vignini, *Siracide*, 172.

⁶⁶ Cf. Zapff, *Jesus Sirach 25–51*, 177.

strong appeal, i.e. it must be carried out immediately and at once, without delay or excuses. The commandment refers, as in v. 1aβ, to one's neighbor (τῷ πλησίον).

The commandment expressed by Ben Sira in v. 2a, however, is not unconditional and absolute, i.e. applicable to every situation in which any person needs help. First of all, it refers to a neighbor, i.e. someone with whom the lender has some kind of relationship. They are not an unknown person or a complete stranger to the lender, but someone close to them, as indicated etymologically by the term ὁ πλησίον (see above in the commentary on v. 1aβ) Second, the sage limited the commandment to lend to a situation he describes as someone in need asking for support (ἐν καιρῷ χρείας αὐτοῦ).⁶⁷ The noun χρεία ("need," "necessity")⁶⁸ in the analyzed stich, since it is not preceded by an article, has a general meaning, i.e., it does not refer to some specific situation in which someone experiences a want but connotes any such situation. The masculine personal pronoun in the singular genitive case αὐτοῦ should be considered *genetivus subiectivus*, i.e. that the need in question is experienced by a neighbor.

Undoubtedly, Ben Sira's instruction expressing the necessity to give loans alludes to the texts of the Law calling for the needy to come to the aid of the needy through this form of support (cf. Exod 22:24; Lev 25:35–36 and Deut 15:7–11). This is made explicit in 29:1bβ through the use of the word ἐντολή in the plural. Nevertheless, Luis Alonso Schökel, Bradley C. Gregory and Georg Sauer believe that the commandment to lend expressed by Ben Sira refers only to Deut 15:7–11.⁶⁹ However, one should note some differences between the obligation to give loans formulated by the sage from Jerusalem and the legal texts of the Pentateuch. First, these texts speak of an obligation to give a loan to a poor person from one's people (Exod 22:24) or a brother (Lev 25:35; Deut 15:7, 11). Ben Sira, on the other hand, instructs his disciples to give loans to their neighbors. Thus, he seems to be extending the obligation to lend to include individuals more loosely related to the lender (neighbors) than blood relatives or those belonging to the Jewish people (brothers).⁷⁰ The Sage says nothing about the prohibition of usury, while the texts of the Torah speak explicitly about it (Exod 22:24; Lev 25:36; Deut 23:20).⁷¹ The absence of mention of this restriction can be interpreted in two different ways. First, Ben Sira does not mention it because it is widely known and there is no need to remind about it.⁷² Second, it can be considered

⁶⁷ Cf. Langkammer, *Księga Syracha*, 237; Zapff, *Jesus Sirach 25–51*, 177.

⁶⁸ The noun χρεία can refer to need – necessity referring to the utterance of a word (cf. 4:23; 8:9; 32:7), material things (cf. 11:9, 23; 39:26, 33), housing (cf. 29:27), as well as illness or suffering (cf. 38:1, 12).

⁶⁹ Cf. Alonso Schökel, *Proverbios*, 247; Gregory, *Like an Everlasting Signet Ring*, 141–142; Sauer, *Jesus Sirach*, 209.

⁷⁰ Cf. Gregory, *Like an Everlasting Signet Ring*, 143.

⁷¹ Cf. Skehan – Di Lella, *The Wisdom of Ben Sira*, 370; Propp, *Exodus 19–40*, 260–261.

⁷² Cf. Gregory, *Like an Everlasting Signet Ring*, 141.

that he allows lending at interest and condones usury.⁷³ However, the latter seems unlikely, as it would mean that he introduces a significant change to the Jewish legislation contained in the Torah. On the contrary, the sage advocated strict and accurate observance of the precepts contained in the Torah, so he was unlikely to allow the possibility of charging usury on loans. He, therefore, did not mention the prohibition of lending at interest, since he focused exclusively on the positive commandment to lend to support one's neighbor.

5.1.2. Obligation of the Borrower (Sir 29:2b-3)

The second section of the first part of the pericope containing Ben Sira's teaching on loans (vv. 2b-3) is devoted to the debtor's obligation to return borrowed goods. It, therefore, presents the issue at hand from the perspective of the borrower. This is emphasized by the use of the conjunction *καί*, which at the beginning of v. 2b should be read in the opposite sense ("but," "however").⁷⁴

One who has received a loan is under an obligation to return the borrowed goods. Just as the commandment to give loans was expressed by means of the aorist imperative (*δάνεισον*; see above), so also the obligation to return it is formulated by means of the same grammatical form (*ἀπόδος*). The binding effect inherent in these forms is therefore the same, i.e., the same effect applies to the instruction to give loans as to that to return them. Despite this, however, it seems that the use of the adverb *πάλιν* ("back," "in return") in v. 2b reinforces the idea of having to give back the borrowed goods. Thus, the obligation to return the incurred debt would be more emphasized and highlighted than the obligation to grant loans.

The verb *ἀποδίδωμι* ("to give back," "to return") appears six times in the Greek version of Sirach except in the analyzed pericope, where it occurs as many as four times (vv. 2a, 5d, 6ef). In four cases its subject is God (cf. 11:26; 12:6; 17:23 and 33:13), while in the other two (cf. 4:31 and 18:22) it is man. Both of these texts have important messages in the context of loan repayment. The first calls for not extending one's hand to receive and withdrawing it when the time comes to give back (*ἐν τῷ ἀποδιδόναι συνεσταλμένη* – 4:31b). The second is even closer in its message to 29:2b. This is because the sage appeals in it to his disciple not to refrain from performing (literally, "in order to give back") the oath in due time (*μὴ ἐμποδισθῆς τοῦ ἀποδοῦναι εὐχὴν εὐκαίρως* – 18:22a). The reason is that it is not right to wait until death (cf. 18:22b). Ben Sira calls upon his disciple to fulfill (realize) at the proper ("prearranged") time what he had promised beforehand. After all, doing so attests to one's integrity and honesty. Sir 18:22b describes both of these traits as being righteous (*δικαιωθῆναι* – "to be considered righteous"). Similarly, Ps 37:21 also describes

⁷³ Cf. Gregory, *Like an Everlasting Signet Ring*, 146.

⁷⁴ Cf. Blass – Debrunner, *A Greek Grammar*, § 442.1; Arndt – Gingrich, *A Greek-English Lexicon*, 393; Muraoka, *A Greek-English Lexicon*, 353; von Siebenthal, *Ancient Greek Grammar*, 431.

the one who does not return borrowed goods as a wicked man and the one who borrows as a righteous one.⁷⁵

Everyone has an obligation to live up to their commitments, whether it be keeping a vow – a promise – or returning borrowed items, within the proper, i.e. agreed upon, time. Sir 29:2b emphasizes the need to meet this obligation in time by the use of the syntagma εἰς τὸν καιρὸν (literally, “on time” or “in time”). It should be pointed out that the noun καιρός (“time,” “hour,” “moment”) generally in the Bible does not refer to time as such but takes on the meaning of “proper time,” “opportune time,” “right moment.”⁷⁶ It therefore points to a specific, exact time, hour, or moment that is distinctive and unique. The time referred to in v. 2b is a reference to the time when a loan should be given to a needy person in distress (cf. v. 2a).⁷⁷ In both cases, reference is made to a specific time when one must take appropriate action (either to give a loan or to return a debt). In Sir 29:2b, it refers to a precisely agreed-upon time to return the borrowed goods. Indirectly, this indicates the practice of establishing, at the time of lending, the time when the loan must be returned to the lender. In v. 2b, the noun ὁ πλησίον no longer refers to the person to whom the loan was given (cf. vv. 1a, 2a) but, instead, to the one who gave the loan. The connection between the two people (creditor and debtor) in this stich has already been made explicit – they are linked by the loan.

In order to be able to fulfill the obligation undertaken at the time of receiving the loan to return the borrowed goods within the specified time, the disciple should make the given word, i.e. the obligation assumed to return the debt forceful (στερέωσον λόγον). It is a prerequisite for fulfilling the contract Making the word given when entering into a loan agreement forceful, which the sage recommends to the one who receives the loan, is intended to make their obligations unchanging by keeping the word they have given relating to the return of the goods received, both as to their quantity and the time at which they should be returned. The borrower undertook to return them and should keep the word that has been given.⁷⁸ Perhaps the noun λόγος (“word,” “speech”) used in v. 3a indicates an oral form of making loans since in the Greek version of the work of the sage from Jerusalem it refers only to words spoken, heard, proclaimed, etc. The commandment to comply with the terms of the loan expressed in 29:3aα resembles one of the sage’s teachings on speech. An instruction also relating to not changing one’s opinions and being true to one’s views is contained in 5:10: “Be firm in your understanding and let your word be one” (ἴσθι ἐστηριγμένος ἐν συνέσει σου καὶ εἷς ἔστω σου ὁ λόγος). Consistency

⁷⁵ Cf. Duesberg – Fransen, *Ecclesiastico*, 221; Gilbert, “Prêt, aumône et caution,” 181; Gregory, *Like an Everlasting Signet Ring*, 148–149.

⁷⁶ Cf. Delling, “καιρός,” 458–459; Arndt – Gingrich, *A Greek-English Lexicon*, 394–395; Hahn, “καιρός,” 835–836; Muraoka, *A Greek-English Lexicon*, 355–356.

⁷⁷ Cf. Zapff, *Jesus Sirach 25–51*, 177.

⁷⁸ Cf. Zapff, *Jesus Sirach 25–51*, 177.

in one's convictions and faithfulness to one's word are among important qualities of both someone who has gained wisdom and one who has found himself in a difficult economic situation and had to borrow to find a way out of financial trouble. Especially for people in the latter category, it is extremely important to enjoy the trust of others, as Ben Sira points out in 29:3aβ. The verb πιστώ in the passive voice, in which it occurs in the analyzed stich, takes on the meaning: "to be considered trustworthy," "to act in a trustworthy manner," "to prove oneself trustworthy."⁷⁹ The syntagma πιστώθητι μετ' αὐτοῦ (literally, "deal with them in a trustworthy manner") also occurs in 27:17a: "Love your friend and deal with them in a trustworthy manner/be trustworthy with them"). In both cases, the sage uses it to call on his disciple to be faithful to another person, both lender and friend.⁸⁰ Sir 27:17a links faithfulness and being trustworthy to keeping a secret, while 29:3a links faithfulness and being trustworthy to obligations under an agreement to repay a loan received. In the former case, the other person's trust can be lost by revealing a secret pertaining to them, while in the latter case, it can be lost by failing to return a loan either in a certain amount/quantity or at the wrong time (other than agreed upon).

The second stich in v. 3 gives the motivation to preserve the attitudes to which the sage called upon his disciple in 3a, i.e., to abide by the terms of the loan, and thereby prove oneself to be a trustworthy person.⁸¹ The borrower's fulfillment of these requirements will allow the opportunity to apply for possible further support in material and economic difficulties, should they fall into them again.⁸² Their reliable fulfillment renders the borrower credible in the eyes of others and ensures that they will always be able to count on the support of others.⁸³ This was important in a community where the majority of people made their living from agricultural labor. After all, this occupation has always been (even today) associated with a high risk of economic failure due to adverse weather (e.g. drought) or other natural hazards (e.g. pests – locusts, or animal or plant diseases). Those who have fulfilled their obligations related to the loan they had taken out will always find people to come to their aid – they will receive support whenever they need it (ἐν παντὶ καιρῷ εὐρήσεις τὴν χρεῖαν σου).

One should note the convergence of vocabulary between v. 2a and v. 3b. Both speak of due time (ἐν καιρῷ) and need (χρεῖα). Thus, they correspond with each other, which indicates the dependence between lending to others and finding help

⁷⁹ See Liddell – Scott, *A Greek-English Lexicon*, 1408–1409; Lust – Eynikel – Hauspie, *A Greek-English Lexicon*, II, 377; Montanari, *Vocabolario*, 1681; Muraoka, *A Greek-English Lexicon*, 559.

⁸⁰ Cf. Langkammer, *Księga Syracha*, 237; Zapff, *Jesus Sirach 25–51*, 177.

⁸¹ Cf. Vignini, *Siracide*, 172.

⁸² Cf. Skehan – Di Lella, *The Wisdom of Ben Sira*, 370; Zapff, *Jesus Sirach 25–51*, 177–178.

⁸³ "[...] repayment of a loan is not only a religious obligation, but also a sound practice in terms of one's self-interest" (Skehan – Di Lella, *The Wisdom of Ben Sira*, 370). Cf. Morla Asensio, *Eclesiástico*, 148; Gilbert, *Les cinq livres des Sages*, 206; Langkammer, *Księga Syracha*, 237; Pérez Rodríguez, „Eclesiástico,” 1206.

when in economic distress. On this basis, one can conclude that obtaining help is in some (not strictly defined) way conditional on giving it to someone else.⁸⁴

Sir 29:2b contains the most important and fundamental obligation of the borrower, which is to return the goods received as agreed upon at the time of taking the loan. The borrower undertakes to return it in accordance with the agreement, which they should comply with if they want to count on possible further assistance from others. If they fail to meet the terms of its repayment they will then lose the trust of others – a fundamental feature in financial dealings, and no one will lend to them again when they run into economic difficulties again.⁸⁵

The main message of the first part of the pericope on loans is that in it, the sage draws attention to two duties. The first is the need to support those in need by lending them what is necessary for them (v. 2a). The second is the obligation to return the borrowed goods in accordance with previous arrangements (v. 2b). Thus, Sir 29:2 is the central part of Sir 29:1–3, which contains the most important message of the sage's teaching on loans,⁸⁶ which is emphasized by the twofold reference to the proper – appropriate time (ἐν καιρῷ in v. 2aβ ἢ εἰς τὸν καιρὸν in v. 2bβ).⁸⁷ It has the nature of a commandment stemming from the authority of the teachings of the master of wisdom, which is emphasized by the forms of the imperative mode of the verbs in it (δάνεισον in v. 2aα and ἀπόδος in v. 2bα).⁸⁸ Failing to give a loan as well as reluctance to repay it is an offense and an injustice.

5.2. The Dangers and Difficulties Associated with Loan Repayment and Their Consequences (Sir 29:4–7)

After discussing the general principles relating to loans, which include the basic norms of their granting with the relevant arguments and motivations behind them, Ben Sira presents the problems related to loan repayment. Not being an idealist, he recognizes and accurately describes the problems involved in returning debt. The purpose of this part of the sage's teaching is to make the lender aware of the difficulties in recovering the lent goods, and even the risk of losing them, i.e. the debtor's failure to return them. The sage discusses them thoroughly and extensively, as indicated by

⁸⁴ Cf. Zapff, *Jesus Sirach 25–51*, 178.

⁸⁵ “By being honest and faithful he will establish credibility as a reliable borrower, thus ensuring that in the future he will find a lender when he is in need (v. 3b), It is this kind of reliability that is the foundation for the reciprocity envisioned in v. 2” (Gregory, *Like an Everlasting Signet Ring*, 144).

⁸⁶ “Verse 2 [...] is literarily central and the reciprocity reflected therein is to be understood as the core of Ben Sira's sociological vision, which stands in contrast to the reality expressed in vv. 4–7” (Gregory, *Like an Everlasting Signet Ring*, 144). Cf. Gilbert, “Prêt, aumône et caution,” 179.

⁸⁷ Cf. Gilbert, “Prêt, aumône et caution,” 179.

⁸⁸ Cf. Gilbert, *Les cinq livres des Sages*, 206.

the volume of this part of the pericope on the subject of loans (15 out of 21 stichs of the entire literary unit).

5.2.1. Debtors' Dishonesty Causes Problems with Loan Granting (Sir 29:4)

Ben Sira begins the second part of his teaching about loans with a statement that, on the one hand, serves as an introduction to a more detailed discussion of the reluctance of borrowers to return the goods they have borrowed, and, on the other hand, reveals the main reason for the creditor's difficulties and problems in recovering the loan they have granted.⁸⁹

The substantivized adjective πολλοί ("many," "numerous"), which serves as the subject of 29:4, is not preceded by an article, since it does not refer to specific individuals, but indicates their nature, i.e., the way they treat and handle the borrowed goods. "Many" means that the problems described in the verses that follow regarding the return of borrowed items are not isolated cases, or do not affect a narrow group of people, but constitute a significant and important social problem since numerous people act in the manner described further towards the lenders and the goods given to them. Misconduct and dishonesty relating to the repayment of loans were thus a practice – abuse – that was fairly common and generally known.⁹⁰

The main difficulty in recovering a loan is the mentality of the people to whom it was given and the way they treat it. According to the sage, they believe that it is not associated with an obligation to be repaid, as he cautioned in 29:2b–3a, but treat it as something they received for free without any obligations attached to it. The Greek version of Ben Sira's work compares this approach to finding something (ὡς εὑρεμα ἐνόμισαν δάνος – literally "considered a loan as a thing that is found"). The verb form ἐνόμισαν should be considered a complexive aorist, i.e. it expresses the attitude of borrowers which has occurred in numerous instances in the past. As such, it does not speak of an act of many people taken in a single moment (momentary aorist), but rather the decisions of many different people taken at different times in the past. Thus, it points not to a single act, but to a mindset – a widespread mentality that has been repeatedly manifested in not returning debts. The repetitive nature of this activity is also emphasized by the very meaning of the verb νομίζω ("to have in the habit of," "to usually do," "to think," "to believe," "to consider"), which has an imperfect aspect.

The noun δάνος ("loan"⁹¹) is *hapax legomenon* in the Greek Bible.⁹² A loan is considered by many "as a thing that is found" (ὡς εὑρεμα). That is to say, something that has been received free of charge and no one has any obligation with respect

⁸⁹ Cf. Sauer, *Jesus Sirach*, 210; Skehan – Di Lella, *The Wisdom of Ben Sira*, 370.

⁹⁰ Cf. Gregory, *Like an Everlasting Signet Ring*, 138.

⁹¹ Cf. Liddell – Scott, *A Greek-English Lexicon*, 369; Lust – Eynikel – Hauspie, *A Greek-English Lexicon*, I, 95; Montanari, *Vocabolario*, 492; Muraoka, *A Greek-English Lexicon*, 140.

⁹² Cf. Hatch – Redpath, *A Concordance*, 285.

to it, because at the time it was found it belonged to no one and now it is owned by the finder, i.e. the borrower. Thus, this thing that has been found can be compared to a present – a disinterested gift, possibly an almsgiving, towards which there is no obligation to return it to the person who gave it. The noun εὔρεμα (“finding,” “a thing that is found”;⁹³ Takamitsu Muraoka and Burkard M. Zapff also translate it in the sense of “unexpected wealth/luck”⁹⁴) occurs two more times in the Greek text of the work of Ben Sira outside of the pericope under analysis. In 20:9, the sage says that it happens that unexpected good fortune brings harm, and the thing that is found/unexpected good fortune (εὔρεμα) leads to loss (εἰς ἐλάττωσιν). Thus, the verse expresses a thought opposite to that in 29:4a, where the thing that is found enriches and becomes a profit for the one who has found it. Sir 35:9 encourages one to make generous offerings to God that are in accordance with the possibilities of the giver (καθ’ εὔρεμα χειρός – literally, “according to the unexpected good fortune of the hand”). The word emphasizes the aspect of unexpectedness – surprise, i.e. that something comes to a person in a way that surprises them, which they completely did not expect and did not even dream of. According to the translator of the original version into Greek, the loan received by the borrower is just such unexpected luck – something that came unexpectedly and for free. If one treats it in this way, they do not assume any obligation to return it, but consider it a freely given (found) thing, with regard to which they have no obligation.⁹⁵ In practice, they consider that they do not have to give it back, because they treat it as a gift. Hugolin Langkammer describes the perception of a loan described in v. 4a as a severance of the loan received from its giver.⁹⁶ According to Ben Sira, this is the main problem that underlies further difficulties in giving back the borrowed goods. From it originate all further difficulties in recovering it and reluctance to return it.

The mentality described in 29:4a becomes a cause of trouble for lenders. The Greek text states this in a general way in v. 4b: παρέσχον κόπον τοῖς βοηθήσασιν αὐτοῖς (“they caused trouble to those who came to their aid”). From the point of view of the syntax of the Greek language and in light of the first stich, the aorist form παρέσχον (“they gave,” “they provided,” “they caused,” “they made”) should be considered a complexive aorist analogously to ἐνόμισαν (see above). Whenever someone has taken the approach to a loan given to them as described in 29:4a, they caused trouble for the one who gave it to them. The noun κόπος (“trouble,” “difficulty,” “toil,” “hardship,” “drudgery,” “labor”) expresses the effect of considering the loan a found thing with regard to the creditor. In light of this noun used in 29:4b, it is important to

⁹³ Cf. Liddell – Scott, *A Greek-English Lexicon*, 729; Lust – Eynikel – Hauspie, *A Greek-English Lexicon*, I, 188–189; Montanari, *Vocabolario*, 889.

⁹⁴ Cf. Muraoka, *A Greek-English Lexicon*, 140; Zapff, *Jesus Sirach 25–51*, 178. See also Gilbert, *Les cinq livres des Sages*, 206.

⁹⁵ Cf. Vigni, *Siracide*, 172.

⁹⁶ Cf. Langkammer, *Księga Syracha*, 238.

pay particular attention to 22:13, where the author states that with a foolish (ἄφρων) and unreasonable (ἄσύνετος) man one should not have any relations, moreover, one should beware of him as he only causes trouble. Based on this, it can be said that foolish people are the cause of trouble for others. Applying this thought to 29:4b, it can be assumed that also a man who treats a loan as an unexpected good fortune, for which one has no obligation, can be considered unreasonable since he causes trouble to the one who gave him the loan. Trouble – difficulty, the cause of which is an unreliable borrower, is primarily of a material and economic nature, i.e. it refers primarily to the borrowed goods, with the recovery of which the creditor has problems. One can also note problems of a psychological nature in the form of various tensions relating to interpersonal relations, as will be discussed in v. 6d–f, which the above state of affairs causes in the life of the lender (a distant analogy to κόπος in 13:26).

Those who experience trouble are referred to as “those who came to the rescue” (τοῖς βοηθήσασιν). The aorist of the active-voice participle of the verb βοηθέω (“to run to the rescue,” “to come to the aid of,” “to help”) is preceded by an article because it refers to specific individuals who helped those in need by lending them money. In the translation into Greek of the book of Sirach, the analyzed verb occurs two more times in addition to 29:4b. It is always used in the form of a substantivized participle, i.e. it refers to persons. In 12:17 the adversary – the enemy in a time of calamity, seemingly as one who helps (ὡς βοηθῶν) – contributes to the downfall, while in 51:7 the author states that when he was in a situation where his life was threatened because of a wrongful slander, there was no one among people who wanted to help him (ὁ βοηθῶν).

In 29:1a, the granting of a loan was described as an act of charity, while in 29:4b it was described as assistance given to a person in need due to financial hardship. The first perspective is theological, while the second is humanitarian and economic. However, the help with which the lender comes to one in need is not appreciated by the latter. The lender’s kindness encounters a lack of appropriate response, for it does not evoke gratitude, but a failure to recognize the help and deliverance given, expressed in a reluctance to return the borrowed goods. Thus, help aimed at rescuing a person in need from trouble becomes trouble for the one who came to their aid, i.e. the situation is reversed diametrically to the disadvantage of the one providing help and charity.

5.2.2. The Attitude of the Person Wishing to Receive a Loan Towards the Lender before Receiving the Loan (Sir 29:5ab)

In the subsequent presentation of the problems of loan repayment, Ben Sira describes the attitude of the borrower toward the lender prior to receiving the loan.⁹⁷ The author describes this moment by means of the temporal subordinate clause

⁹⁷ Cf. Langkammer, *Księga Syracha*, 238.

ἕως οὗ λάβῃ (“until [the moment] he receives”).⁹⁸ To achieve this goal, he will kiss the hands of the lender (καταφιλήσει χεῖρας αὐτοῦ). The future tense form καταφιλήσει can be considered καταφιλήσει as progressive or gnomic futurum (cf. δανιεῖ in 29:1aβ). The verb καταφιλέω (“to kiss”) in the Greek text of the Bible is for the most part combined with an object, which is another person or persons. In the LXX, it is only in the verse under review that its direct object is a part of the human body instead of another person (cf. Luke 7:38, 45, in which it combines with the accusative of the noun πούς [“leg,” “foot”] as a direct object). Kissing hands is an expression of respect and submission to someone – an attitude of servility,⁹⁹ but they are not sincere and disinterested. Alexander A. Di Lella refers to this behavior as hypocrisy.¹⁰⁰ The gesture is intended to gain the kindness of the person from whom the loan is expected. In light of 29:1b, it can still be interpreted slightly differently. That is, since a loan is perceived as supporting with one’s hand, by kissing the lender’s hand, the prospective borrower directs his false respect not toward the person who can support him, but toward that person’s hand as an organ that serves as an intermediary in coming to his aid. Kissing the hand thus emphasizes the self-interest of the person in need toward the lender. The gesture is merely to gain their favor to be able to obtain the loan. It does not express true respect and regard for the lender, though.

The second way in which the one seeking to receive a loan behaves toward the one who can give it to them is to lower his voice with regard to his wealth (v. 5b). The noun χρήμα (“possessions,” “riches,” “money”) occurs thirteen more times in the Greek version of Sirach besides Sir 29:1–7. In addition to 40:26 and 46:19, it is found in texts that speak rather negatively about riches, especially if they belong to evil and unjust people (cf. 5:8; 14:3, 5; 21:8; 31:3; 34:20; 40:13). One should not rely on material goods (5:1). For they contribute to changes in power (10:8). They often alienated their possessor from other people, keeping him isolated from them (37:6). Thus, they pose a kind of threat in one’s life. For the person wishing to receive a loan, on the other hand, they have a positive dimension, they can help them out of the difficult situation they have found themselves in. Their reaction to them is to lower their voice (ταπεινώσει φωνήν).

The verb ταπεινῶ (“to diminish,” “to lower,” “to reduce”) can express two different – extreme – attitudes one can take. First, it can refer to humbling oneself, i.e. humility (cf. Sir 2:17; 3:18; 4:7; 7:17; 12:11; 18:21; 34:26). Second, it can have the pejorative meaning “to humiliate,” “to deprecate” (cf. Sir 6:12; 7:11; 13:8; 33:12;

⁹⁸ Cf. Gregory, *Like an Everlasting Signet Ring*, 138.

⁹⁹ “Kisses are generally signs of affection or respect; but the action of kissing someone’s hand is probably a gesture that crosses over into submission and servility, perhaps similar to kissing someone’s feet” (Gregory, *Like an Everlasting Signet Ring*, 138). Cf. Gilbert, “Prêt, aumône et caution,” 179; Sauer, *Jesus Sirach*, 210; Vignini, *Siracide*, 172; Zapff, *Jesus Sirach 25–51*, 178.

¹⁰⁰ Cf. Skehan – Di Lella, *The Wisdom of Ben Sira*, 370.

40:3). In Sir 29:5b, it takes the first of the meanings indicated above.¹⁰¹ It expresses a voluntary lowering of one's voice, i.e., speaking quietly, but the sage points out that they do so with regard to – for the sake of riches (ἐπὶ τῶν χρημάτων – literally, “before riches // in regard to riches”). The lowering of the voice before riches is an enigmatic attitude. Based on the borrower's behavior described in 29:5a, which according to B.C. Gregory is complemented by the conduct described in 29:5b,¹⁰² it can be concluded that also the latter attitude of the person in need of support expresses respect towards the person from whom they expect a loan or from whom they seek it.¹⁰³ Di Lella believes that the lowering of the voice by the borrower expresses the fact that they are seeking to obtain a sum of money that is small compared to all the wealth of the person lending to them.¹⁰⁴ On the other hand, according to José Vella, this action emphasizes the intensity of the request for a loan,¹⁰⁵ while according to G. Sauer, it highlights the borrower's difficult economic situation.¹⁰⁶ However, it should be noted that the expression of one's own submission does not refer to a person, but is made in relation to that person's wealth – the possessions from which the one requesting the loan can benefit.¹⁰⁷ Again, as in the first stich in v. 5, the borrower adopts a false and self-interested attitude that is oriented not toward the lender as a person, but toward their material possessions.

To sum up the description of the attitude – behavior of the borrower towards the one who can help them with a loan, it should be said that they adopt an attitude of respect and humility towards them.¹⁰⁸ However, they do so in a self-interested, insincere, and false manner in order to gain their favor.¹⁰⁹ They are not expressing sincere and genuine reverence toward them, but rather with regard to what they can gain from them if they receive a loan. Stiches 5ab, therefore, do not reflect the actual attitude of the one in need of help to the one who can give them a loan. This false behavior ends when they achieve their goal, i.e., obtain the loan (v. 5aa).

5.2.3. Reluctance to Repay Debt (Sir 29:5c–6d)

In the central section of the second part of 29:1–7, i.e. vv. 5c–6d, the sage outlined the reluctance of the borrower to return the borrowed goods and the tactics of the debtor who does not intend to return what they have borrowed. They describe

¹⁰¹ Cf. Zapff, *Jesus Sirach 25–51*, 178.

¹⁰² Bradley C. Gregory (*Like an Everlasting Signet Ring*, 138) believes that v. 5b complements – completes the message of v. 5a.

¹⁰³ Cf. Gilbert, “Prêt, aumône et caution,” 179.

¹⁰⁴ See Skehan – Di Lella, *The Wisdom of Ben Sira*, 370.

¹⁰⁵ See Vella, “Eclesiastico,” 111.

¹⁰⁶ See Sauer, *Jesus Sirach*, 210.

¹⁰⁷ Cf. Gregory, *Like an Everlasting Signet Ring*, 138.

¹⁰⁸ Cf. Gilbert, *Les cinq livres des Sages*, 207.

¹⁰⁹ “It seems that the adjective ‘deceitfully’ is better suited to convey the attitude of a canny person, eager to extort as much money as possible from a benefactor” (Langkammer, *Księga Syracha*, 238).

the manipulation techniques aimed at delaying the return of the debt to the creditor, or retaining all or only some of it.

The first stich of this section (v. 5c) introduces a change of time perspective and refers to the moment when the borrower should return the goods received to their rightful owner. This is indicated by the syntagma ἐν καιρῷ ἀποδόσεως (literally, “at the time of return”). The noun ἀπόδοσις in the Greek translation of the Old Testament occurs only once more in Deut 24:13 in a context very similar to Sir 29:5c. What this text is talking about is the necessity of returning the pledge, in the form of a cloak, before sunset. It is derived from the stem of the verb ἀποδίδωμι (“to give back,” “to return”) – ἀποδο – to which the suffix – σις has been added to indicate the effective performance of the action.¹¹⁰ It refers to the obligation to return a loan, which Ben Sira explicitly instructed about in v. 2b (“return to your neighbor at the proper time”). The two words expressing the necessity of returning the debt, both the form of the imperative mode of the aorist (ἀπόδος) and the analyzed noun ἀπόδοσις, point to the accomplishment of the act of giving back the borrowed goods – its effective completion, rather than the process of returning them, i.e., the gradual and partial payment of the financial obligations incurred. In other words, it is a matter of effectively giving back the debt at the proper time established at the time that the loan was granted (v. 5ca; ἐν καιρῷ; cf. the syntagma εἰς τὸν καιρὸν in v. 2bβ).

When the borrower should give back the loan, they fail to do so, and instead postpone the moment of repayment (παρελκύσει χρόνον; v. 5cβ). The verb παρέλκω (“to postpone,” “to put off,” “to delay”¹¹¹) occurs three more times in the Greek version of Sirach outside of the analyzed literary unit. In 4:1b, 3b and 29:8b it expresses holding something back from someone and delaying the performance of an action. Characteristic of its use in Sirach is that in all three texts, it occurs in prohibitions expressed with the syntagma μὴ παρελκύσης and refers to people in need to whom help should be given. In 29:5c, though, it does not refer to a person lacking something, since they have given a loan, which in turn attests to their wealth. The future tense of the form παρελκύσει in the analyzed stich can be regarded as a *futurum* progressive (“will put off”) or gnomic progressive (“puts off”). Its subject is, of course, the borrower (to whom all the personal forms of the verbs in vv. 5–6 refer except for v. 6ab).

The change in time perspective comes together with a metamorphosis in the way the borrower relates to the one who gave them material assistance. At first, feigned respect and humility were shown toward the lender (v. 5ab). At the time when the borrowed goods should be returned, the borrower’s attitude changes into that of indifference. The Greek text expresses this course of action with the syntagma

¹¹⁰ See Romizi, *Greco antico*, 176.

¹¹¹ Cf. Liddell – Scott, *A Greek-English Lexicon*, 1335; Lust – Eynikel – Hauspie, *A Greek-English Lexicon*, II, 357; Montanari, *Vocabolario*, 1591; Muraoka, *A Greek-English Lexicon*, 533.

ἀποδώσει λόγους ἀκηδίας (“he will be returning/will return words of indifference”; v. 5d). Instead of returning the borrowed goods, as they were obliged to do (ἀπόδος τῷ πλησίον – “return to your neighbor”; v. 2ba), what they give in return for the favor is indifference, as if the need to return the loan did not concern them – as if it were a thing found (cf. v. 4a). Thus they cause trouble to the one who supported them and came to their aid (cf. v. 4b). By doing so, the borrower shows disrespect and disregard for the lender, an attitude contrary to the latter’s behavior toward the former before giving them the goods they needed. The debtor’s present conduct reveals their falsehood and insincerity towards the one who gave them the loan, supporting them in their economic difficulties.

In addition, the dishonest borrower will blame time for not being able to fulfill the assumed obligations of repaying the loan (τὸν καιρὸν αἰτιάσεται; v. 5e).¹¹² The words expressing self-justification, with which the unreliable debtor seeks to justify their inability to repay the loan, are unlikely to refer to time as such, i.e., to the passing of time, which the borrower believes has passed too quickly, leaving them unable to accumulate the goods owed in order to give them to the lender. They should probably be referred more to the fixed moment of returning the loan since the noun in the singular accusative καιρὸν is preceded by a article (τὸν), which makes the syntagma τὸν καιρὸν point to a specific moment – time. Blaming time should therefore be interpreted as an accusation saying that the time in which the borrowed goods should be returned was set as too short and therefore the debtor failed to accumulate or prepare what they should return. If the above interpretation is correct, it also proves the borrower’s dishonesty, since the time to return the borrowed goods was certainly set in agreement with the borrower, i.e., they knew it from the time the loan was granted and accepted it as sufficient and appropriate to pay the debt. However, at the time when it should be returned, they claim that the time for repayment of the debt was set as too short, which made them unable to repay the entire amount owed.

At the beginning of v. 6, a change occurs in the description of the borrower’s reluctance to return the loan at a time when it should be returned. The previous stichs (v. 5cde) referred to the debtor’s initial reaction to having to settle the debt. They tried to delay the return of the loan, be indifferent and disregard the lender’s appeals, and make excuses for not yet being able to return the goods lent to them. Verse 6ab describes the behavior of a debtor who was “pushed to the wall” and forced to pay back the debt.¹¹³ Their attempts to avoid returning the goods lent to them did not have the expected result or only served to postpone the obligation to repay. When forced to repay the debt, they continue to avoid the fulfillment of all their obligations, and even if they are able to give the entire amount, they do not do so, returning only

¹¹² Cf. Zapff, *Jesus Sirach 25–51*, 178.

¹¹³ Cf. Pérez Rodríguez, “Eclesiástico,” 1206.

half (v. 6a), so as to satisfy the demands of the lender for a while. Based on the presentation of the problems involved in returning the loan given in 29:5c–6d it is difficult to decide whether the borrower had no intention of returning it from the beginning of their efforts, or whether they had intended to return it, but some obstacles made it impossible. According to B.C. Gregory, based on v. 5ab, the latter possibility should be presumed, i.e., that the borrower intended to fulfill their obligation, but obstacles beyond their control made them unable to do so.¹¹⁴ Hugolin Langkammer, on the other hand, argues that the sage is talking about two different types of debtors, both the one who can return the entire loan and the one who is unable to return even part of it.¹¹⁵

The first stich in. 6 contains a conditional sentence of the *eventualis* type, referring to the future. It, therefore, expresses the possibility of the action it refers to. This is emphasized not only by the syntactic construction of the sentence itself but also by the use in the antecedent of the conditional sentence of the verb ἰσχύω (“to be able to,” “to have the ability to,” as well as “to have physical fortitude,” “to be strong”) in the coniunctivus of the aorist of the active voice. The debtor, even if able to return the loan in full, will not return the entire loan as agreed upon at the time of its granting but will bring only half of it (τὸ ἥμισυ), and that with great difficulty (possibly “merely” – μόλις). This adverb also occurs in 26:29a, where it is mentioned that a merchant will only with difficulty (μόλις) free themselves from wrongdoing in their trade. A similar effort is taken by the debtor in order to return half of the total amount owed, which underscores how much reluctance they feel about returning the entire loan since they must force themselves to give up even just half of it. At the same time, from the lender’s point of view (the lender is the subject of both κομίσεται [in v. 6a] and λογιέται [in v. 6b]; the first form is to be considered medium indirectly reflexive, while the second form is to be considered *medium deponens*), the return of even half is seen as something unusual, which has been compared to a thing that is found (εὑρεμα), and thus to something they did not expect and no longer counted on (v. 6b). The repayment of even a part of the debt is treated by the lender as a great surprise and fortune.¹¹⁶ What should be noted here is the irony with which the sage speaks about returning part of the debt. First, the person in need considered the loan granted to them as a thing that is found (cf. v. 4a), now, in the same way, the lender perceives the return not of the entire debt, but only a part of the goods owed to them.¹¹⁷ The initial situation has reversed radically, now it is the creditor who is in the role of a petitioner seeking the return of what they first borrowed. The borrower is no longer the one asking for help – now it is the borrower who dictates the conditions for

¹¹⁴ Cf. Gregory, *Like an Everlasting Signet Ring*, 139.

¹¹⁵ Cf. Langkammer, *Księga Syracha*, 238.

¹¹⁶ Cf. Gilbert, *Les cinq livres des Sages*, 207; Gilbert, “Prêt, aumône et caution,” 180; Zapff, *Jesus Sirach 25–51*, 178.

¹¹⁷ Cf. Vigni, *Siracide*, 172.

the return of borrowed goods.¹¹⁸ The first two stichs of v. 6 most vividly emphasize how much difficulty the lenders had to face in recovering the loan they had granted. What was the borrower's obligation becomes an act that is almost extraordinary and out of the ordinary.

The return of borrowed goods is not as obvious and certain as one might expect. It often happened that the lender did not receive the return of even a part of the loan with which they supported the needy person, which is mentioned in the syntagma εἰ δὲ μή ("and if not"). It introduces an adversative clause, which in this case means that the debtor has not returned to the creditor even a part of the money or the things owed to them.¹¹⁹ The words εἰ δὲ μή should not be linked with the verb form ἀπεστέρησεν, since the indicative mood is generally not linked with the negative participle μή (cf. 5:12b). From a syntactic point of view, the syntagma εἰ δὲ μή can replace ἐὰν δὲ μή,¹²⁰ which would make it appropriate to refer it to ἐὰν ἰσχύσῃ from the beginning of v. 6a. Then it would imply that if, on the other hand, the debtor could not give back the borrowed goods, they would deprive the creditor of their property.

If the debtor does not return the borrowed goods to the lender, this act has two consequences. First, the lender is deprived of their property, that is, they are robbed (v. 6cβ). Second, a relationship of enmity arises between the two – one becomes the enemy of the other (v. 6d).

If the borrower does not pay the dues to the lender, the latter will be deprived of their wealth (ἀπεστέρησεν αὐτὸν τῶν χρημάτων αὐτοῦ – "deprived them of their riches"). The verb ἀποστερέω ("to deprive someone of something") occurs three more times in the Greek version of the work of Ben Sira in addition to the analyzed pericope. In the passive voice, it takes on the meaning of "to allow oneself to be robbed." In the Greek translation of Sirach, it always occurs in reference to tangible goods and expresses the wrong attitude that is the cause of evil and sin. One should not deprive a poor person of the necessities of life (cf. 4:1; 34:21). Also, one who deprives another person of sustenance is a murderer (cf. 34:22). Admittedly, 29:6c refers to depriving a fairly wealthy person, not a poor one, of their possessions, since they were able to give a loan, but they lost part of their wealth in their desire to help another. However, this does not change the fact that failure to return a debt is considered a serious offense. The lender, wishing to help a person in need of support, was deprived of part of their wealth. Their good will was exploited by a dishonest borrower who, before obtaining the loan, lowered their voice with regard to the assets of the one from whom they sought the loan (cf. v. 5b), but now does not recognize the need to return

¹¹⁸ "Now that the borrower has control over the money, the tables are turned. No longer is he the servile petitioner; rather, the lender now is the powerless one and is relieved if he is cheated out of only half his money" (Gregory, *Like an Everlasting Signet Ring*, 139).

¹¹⁹ Cf. Skehan – Di Lella, *The Wisdom of Ben Sira*, 370; Vignini, *Siracide*, 172.

¹²⁰ Cf. Blass – Debrunner, *A Greek Grammar*, § 376.

the borrowed goods and keep them for themselves. Of course, the creditor did not pass on all of their property to the needy, but only part of it. The inability to recover the lent goods does not make them poor or in need of help from others, but deprives them of part of their property and contributes to their impoverishment.

The second consequence of not repaying the loan is that the debtor makes an enemy of the one who, in the name of mercy and kindness, came to their aid and lent them what they needed (v. 6d). The verb κτάομαι (“to acquire,” “to gain,” “to obtain,” “to make merit for oneself”) used in 29:6d means that the dishonest borrower has gained an enemy with their conduct. It is combined with a double accusative (αὐτὸν ἐχθρόν), in which the pronoun αὐτὸν refers to the creditor. It is the debtor who makes the lender their enemy, not the other way around, as logic might indicate. This is indicated by the fact that it is the borrower, not the lender who is the subject of ἐκτίησατο. The syntagma ἐκτίησατο αὐτὸν ἐχθρόν δωρεάν, occurring in 29:6d, is also found in exactly the same form in 20:23. This text speaks about how some people promised their friend, under the influence of their shame, something that they failed to carry out and thus made that friend their enemy for no reason, i.e., unnecessarily.¹²¹ Both of these texts, referring to different situations, state that a friend or someone close and kind can become an enemy if one deals with them in a dishonest, perverse, and deceitful manner. The sage emphasizes that in both cases this change occurred without necessity – it was not necessary, that is, it occurred in vain, i.e. without serious reason (δωρεάν). In the case of the borrower, they gained the borrowed goods because they did not give them back and kept them for themselves, but they lost a kind-hearted person who could have come to their aid in the future if they ever needed support again. Through their dishonest behavior, they lost more than they gained.

Verse 29:6d bridges the central section of the second part of Sir 29:1–7, i.e. vv. 5c–6d, with its fourth section, which describes the attitude of the dishonest debtor toward the lender. At the same time, it introduces and explains the attitude of the dishonest debtor toward the creditor.

5.2.4. The Debtor’s Attitude Towards the Creditor at the Time of Settling the Obligations Arising from the Loan (Sir 29:6ef)

The next two stichs describe the conduct of a dishonest debtor toward the lender who has granted them a loan that has not been returned. What they do to the lender is the result of the fact that, having failed to return the borrowed goods, they have made the creditor their enemy (v. 6d). The reward for kindness and help is curses and

¹²¹ “Whereas the lender should have been repaid his money and appropriate honor for even helping the one in need, he instead receives no money. And to add a touch of humorous irony, Ben Sira remarks in v. 6d, as a bonus, the lender has acquired an enemy *gratis*, or more colloquially, ‘at no additional cost’ (δωρεάν)” (Gregory, *Like an Everlasting Signet Ring*, 139–140). Cf. Skehan – Di Lella, *The Wisdom of Ben Sira*, 370; Zapf, *Jesus Sirach 25–51*, 178.

insults (v. 6e). According to the principles of granting loans, the person who received the loan should return it (cf. v. 2a). The dishonest debtor, on the other hand, instead of giving back the borrowed goods, gives back unkind words expressing not only disrespect (κατάρας – “curses”) but also insults (λοιδορίας – “insults”) that aim to take away the good name of the one who supported them when they were in need. Instead of being grateful for the lender’s graciousness and assistance, the dishonest debtor repays the lender (ἀποδώσει αὐτῷ) with defamation and humiliation. The above attitude of the dishonest debtor is not projected onto the one who gave them the loan, but primarily onto the debtor themselves – it shows what kind of person they really are. It highlights their immorality (defaulting on their obligations and slandering an honest lender)¹²² and their violent nature, which is expressed verbally. In addition to the analyzed verse, the noun κατάρα (“curse,” “swearing”) appears six more times in the Greek version of the work of the sage from Jerusalem. It is certainly a word that has a very strong negative connotation. Mother’s curse tears out foundations (cf. 3:9b). To remember an adulterous woman will be a curse (cf. 23:26a). It is also the fate of sinners and their inheritance after death (cf. 41:9[x2]). The life of an ungodly person is a curse, and when they die they pass to perdition (cf. 41:10). Also the life of a poor person is a curse (cf. 38:19b). Thus, in light of the above texts, one can better understand how much harm the dishonest debtor is trying to do to the one who, out of the kindness of their heart, helped them in their troubles and difficulties. They are trying to cast upon the lender the infamy that was the fate of adulterers, sinners, and ungodly people. For fulfilling the Law (cf. v. 1b) and lending to a neighbor in need, the lender faces very serious charges from the one whom they helped.

The second noun that expresses what a perverse debtor repays their benefactor with is the word λοιδορία (“insult,” “affront,” “slander,” “malevolence”). It is a synonym for κατάρα, but seems to have a much greater negative force to do evil to the person against whom it is applied. This is eloquently emphasized in Sir 22:24b, which states that insults precede the shedding of blood, i.e., they lead to killing – murder. In 27:21 an insult is compared to a wound, the former can be forgiven – through reconciliation, while the latter can be bandaged. The first of these texts clearly indicates that an insult leads to physical aggression and often ends in bloodshed. A dishonest debtor attacks their benefactor verbally, their aggression towards them is so great that it can lead to physical violence and even murder. This emphasizes how much hatred the debtor has for the lender and what they are capable of against them.

Such recompense may be encountered by the lender if they try to support a dishonest person in their plight. Another repayment that a lender may receive (ἀποδώσει) from an untrustworthy debtor is defamation (ἀτιμία) instead of glory (ἀντι δόξης; v. 6f). The noun ἀτιμία (“disrespect,” “dishonor,” “disgrace,” “humiliation”) occurs seven more times in the Greek version of Sirach in addition to 29:6f.

¹²² Cf. Langkammer, *Księga Syracha*, 238.

One can bring dishonor upon themselves by exalting themselves above others (cf. 1:30). It is a constant companion of a liar (cf. 20:26). A lazy person covers themselves with it (cf. 22:1). Also eavesdropping brings defamation upon the person who does it (cf. 21:24). Twice, as in 29:6f, the word appears with the noun δόξα (“glory”). In 3:10b, dishonor is contrasted with glory (a father’s dishonor is no glory for his son), while 5:13 says that defamation and glory as extremes (opposites) are in speech or because of speech (ἐν λαλιᾷ). What the lender should receive is not only the return of the goods they have lent but also a good word that gives them glory for their attitude of mercy toward the one in need of help. However, what they receive is defamation and words of dishonor from the untrustworthy debtor, who not only fails to return the borrowed goods but also takes away the good name of the person who came to their aid and gave them support and thus saved them from ruin.¹²³ Defamation-dishonor aims to take away a person’s good name that, according to Ben Sira, was one of the greatest assets a person could possess, since it guaranteed them eternal existence in the memory of future generations – the only form of immortality known to the sage. Thus, a dishonest debtor wants to deprive the creditor not only of their property (they have not given it back – they have robbed them) but also of respect in the eyes of other people. The sage thus emphasized the exceptional perverseness and perfidy and extreme dishonesty of a debtor who behaves in this way. Di Lella argues that the curses and insults mentioned in v. 6e should be linked to the repayment of the loan. For him, the borrower has repaid the debt, but by defaming their benefactor they are responding to that benefactor’s kindness.¹²⁴

In the attitude of the borrower towards the one who aided them with a loan, it is necessary to notice a growing resentment, which turns almost into aggression, and a radical change in their attitude towards their benefactor – from humility and respect, it goes to insults and defamation.¹²⁵ At first, it was expressed through inventing obstacles and excuses, which subsequently turned into a much sharper form of resentment expressed with insults and almost physical aggression.¹²⁶

5.2.5. Consequences of Dishonesty Regarding Loans (Sir 29:7)

The last verse of the analyzed pericope serves as its summary.¹²⁷ In its message, it refers not only directly to the second part of it, i.e. to the difficulties involved in repaying the loan (vv. 5c–6d), but also indirectly to the very commandment to grant it (v. 2a).

The substantivized adjective in the nominative plural of the masculine πολλοί (“many,” “numerous”) is the subject of all verb forms in v. 7. Together with πολλοί

¹²³ Cf. Gilbert, *Les cinq livres des Sages*, 207; Zapff, *Jesus Sirach 25–51*, 179.

¹²⁴ Cf. Skehan – Di Lella, *The Wisdom of Ben Sira*, 370. See also Pérez Rodríguez, “Eclesiástico,” 1206.

¹²⁵ Cf. Gilbert, “Prêt, aumône et caution,” 180.

¹²⁶ Cf. Gregory, *Like an Everlasting Signet Ring*, 139; Zapff, *Jesus Sirach 25–51*, 178–179.

¹²⁷ Cf. Alonso Schökel, *Proverbios*, 248.

from v. 4a, it forms the framework of the second part of Sir 9:1-7, i.e. vv. 4-7. In 29:7, it refers not to borrowers as in v. 4a, but to people who were asked to lend money but refused. The verb ἀποστρέφω used in a non-transitive form takes on the meaning of “to turn away.” It occurs twelve more times in the Greek version of the work of Ben Sira outside 29:7a. Only in two texts its subject is God (cf. 17:1; 23:5); in all other texts, the one who turns away is man. Man should not turn away from poor people and those asking for help (cf. 4:4, 5; 29:9), nor from words of wisdom (cf. 21:15). Instead, he must turn away from sin and iniquity, and from that which leads to them (cf. 8:5; 9:8; 17:26). Judges did not turn away from the Lord (cf. 46:11). Turning away can also express pride (cf. 14:8) or acquiescence to wickedness (cf. 27:1). According to B.C. Gregory, the phrase “to turn away” is a common term expressing a refusal to support a person in need.¹²⁸ Many of those who were asked for help in the form of a loan turned away from those seeking it, despite the fact that it was and is a duty to support them in their difficulties (cf. v. 2a; 29:9 also mentions this). They did not support their neighbor, though, not because of their wickedness and disobedience to the Lord’s command (οὐ χάριν πονηρίας) but because of the difficulties involved in repaying a loan by unworthy debtors, as described above. They did not take the risk because they were afraid of being deprived of their wealth for which they had worked hard. Wickedness (πονηρία) is always negatively portrayed and judged by Ben Sira,¹²⁹ so he constantly warns against it and tries to protect his disciple from its influence. In 29:7a, it was not the main reason for the decision of numerous people not to lend to the needy. It was not because of it that they refused to give a loan. The actual motive for their conduct was caution and prudence, which is supposed to protect the lender from the dishonesty of debtors who can cause a lot of trouble for creditors and even misappropriate the borrowed goods (v. 7b).¹³⁰ The translation of the work of the sage from Jerusalem into Greek expresses this with the verb form εὐλαβέομαι (“to be prudent/cautious,” “to be on guard,” “to act/proceed cautiously”¹³¹). In addition to 29:7, it occurs eight more times in the Greek version of Ben Sira’s work. It expresses an attitude of caution, which often comes close to that of fear and anxiety motivated by respect (cf. 7:6, 29; 34:14) or apprehension and uncertainty about the future (cf. 22:22; 23:18; 26:5; 41:3). The attitude expressed by the verb in 29:7 is close to that of which the sage speaks in 18:27a: “A wise man in all things/because of all things will be cautious” (ἄνθρωπος σοφὸς ἐν παντὶ εὐλαβηθήσεται). It is in this light that the refusal to grant a loan to a person asking for it in their economic distress should be interpreted. This caution is not unfounded. It is justified by the attitude of dishonest borrowers

¹²⁸ Cf. Gregory, *Like an Everlasting Signet Ring*, 140.

¹²⁹ Cf. Sir 3:28; 12:10; 19:22; 25:13[x2], 17; 31:24; 35:3; 42:13, 14; 46:7; 47:25 (cf. Hatch – Redpath, *A Concordance*, 1186).

¹³⁰ Cf. Vella, “Eclesiastico,” 111.

¹³¹ Cf. Liddell – Scott, *A Greek-English Lexicon*, 720; Lust – Eynikel – Hauspie, *A Greek-English Lexicon*, I, 187; Montanari, *Vocabolario*, 879; Muraoka, *A Greek-English Lexicon*, 301.

toward giving back the goods lent to them. It often results in creditors recovering only a portion of what they borrowed, and sometimes the lender is completely deprived of part of their property, not to mention the trouble and difficulty that dishonest debtors cause (delaying the repayment and insulting their benefactors). In view of these common problems and the widespread dishonesty of debtors, one should carefully consider whether or not to give a loan. Ben Sira recommends caution, as it proves the wisdom of the lender.

The sage recommends adopting an attitude of prudence so as not to be deprived of a portion of one's own wealth by lending it to a dishonest person, nor to be deprived of respect and of a good name by that person. This intention is expressed by the Greek text of the work of Ben Sira by means of the subordinate clause of purpose ἀποστερηθῆναι δωρεάν (“so that one does [not] allow oneself to be robbed without reason”), in which the infinitive of the aorist of the passive voice should be considered *infinitivus finalis*. Sir 29:6c has already spoken of depriving the lender of their goods (using the same verb; cf. v. 6c) if one does not return the things borrowed from them. Robbery, therefore, has serious consequences that can even lead to death if a person deprived of what belonged to them has lost their livelihood. The lender probably has given to the needy person only a part of their property, which is not everything that belongs to the lender but even being deprived of that part can cause serious consequences in their life and bring them trouble. Therefore, a request for a loan should be considered carefully, because if the borrower turns out to be dishonest and does not return it, it can have serious consequences for the life of the lender and their entire family. Such deprivation of the lender of the goods that belonged to them and should be returned to them is described by Ben Sira as an action that is wrongful, i.e. unjust or groundless, i.e. taken without reason (δωρεάν; cf. v. 6d).¹³²

The dishonesty of many debtors resulted in the reluctance of many people to take risk and give loans, because they could be robbed if the goods lent were not returned to them,¹³³ and they also would risk defamation and disrespect. Ben Sira, therefore, encouraged prudence and caution that are typical of wise and rational people, i.e. to think carefully before lending. Although he recalled the obligation to lend and come to the aid of those in need, he points out that one should be cautious and not give loans too hastily. Caution and prudence are the sage's only justification for not providing support in this form to people who are in economic distress. Thus, he defends the right to property and protects possessions from being misappropriated under the guise of a loan or in the process of granting it.

¹³² Cf. Skehan – Di Lella, *The Wisdom of Ben Sira*, 370.

¹³³ See Gilbert, *Les cinq livres des Sages*, 207. Cf. Palmisano, *Siracide*, 271.

Conclusions

Ben Sira, in addressing the issue of loans in his reflection, faced a considerable challenge. On the one hand, he had to be faithful to the precepts of the Law, which imposed an obligation to come to the aid of a person in economic difficulty (v. 2a), especially if that person was a Jew. On the other hand, everyday life showed vividly how great a risk is taken by the lender – very often they received back only some part of the loan or were deprived of what they had lent, despite the commandment that any borrowed goods should be returned (v. 2b). However, the sage is not a naive man who is detached from the surrounding reality, and he recognizes the problems and difficulties associated with returning borrowed goods by dishonest debtors.¹³⁴ In the second part of the pericope, he describes them in some detail, thus providing a sad picture of his times.¹³⁵ He discusses them in sufficient detail to warn his disciple of the many dangers that are associated with recovering a loan. Caution and prudence are among the most important qualities a wise man should have, which is why he encourages the student of wisdom to exercise discernment and not make overly hasty decisions about lending goods to another person. This attitude is perfectly synthesized in Sir 29:20: “Help your neighbor according to your ability, and be careful of yourself, lest you fall.” Daniel J. Harrington notes that the sage’s teaching on loans calls for generosity and magnanimity, but on the other hand is marked by realism and practicality.¹³⁶ The potential lender must take into account the possibility of losing the goods that they are lending, which is why they should think carefully about whether, in wanting to help their neighbor, they can be robbed by that neighbor and whether this could lead to their own economic trouble. Burkard M. Zapff believes that Ben Sira approaches the granting of a loan primarily from the point of view of a wealthy man who may be robbed by a dishonest debtor.¹³⁷ Maurice Gilbert, on the other hand, points out that the pericope about the loan was intended, like the entire work of the sage from Jerusalem, to properly educate his disciples also with regard to lending goods to the needy and returning them if they themselves were asked to grant a loan or had to ask for help.¹³⁸

Even though Ben Sira does not say it explicitly, it seems that despite that the Law mandated that one should give loans, the sage admitted the possibility of refusing to do so if prudence and caution suggested that there was a high probability that the one

¹³⁴ Cf. Gregory, *Like an Everlasting Signet Ring*, 140, 150; Palmisano, *Siracide*, 270.

¹³⁵ Cf. Sauer, *Jesus Sirach*, 210.

¹³⁶ Cf. Harrington, *Jesus Ben Sira of Jerusalem*, 97.

¹³⁷ Cf. Zapff, *Jesus Sirach 25–51*, 179.

¹³⁸ Cf. Gilbert, *Les cinq livres des Sages*, 207. “He expects that his students will be involved in financial dealings and seeks to provide them with wise guidance in keeping with their religious ideals” (Harrington, *Jesus Ben Sira of Jerusalem*, 97).

who asks for support would not return to the owner the goods borrowed from them.¹³⁹ This probability, however, does not change the fact that one should support those in need, especially if they are persons related in some way (e.g., by ties of kinship or belonging to the Jewish people) to the one who can provide the loan.¹⁴⁰

The strong focus on and emphasis of the Torah's laws on the necessity of granting loans (cf. vv. 1–2a), despite the possibility and risk of being robbed, had not only a religious motivation – the fulfillment of the precepts of the Law – but also a socio-political one. At the time of Ben Sira, the existence of the chosen people was threatened by very strong Hellenistic influence, primarily in terms of culture and religion, but also in terms of economics. The sage reminded people about the obligation to give loans to those in financial distress in order to save their fellow nationals – brethren from bankruptcy and becoming dependent on (or even servants of) wealthy individuals who were fascinated and influenced by the Greek way of living. Giving loans was meant to save Jews from losing their identity and to unite them even more as a people, or at least to keep individuals from becoming dependent on the Greeks and those influenced by Hellenism (they were generally wealthy people who owned fortunes, and therefore could give loans).

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¹³⁹ Cf. Langkammer, *Księga Syracha*, 238.

¹⁴⁰ “For Ben Sira these harsh social realities do not mitigate the obligation to lend to someone in need, even if an air of caution attends this act of mercy. While the refusal of many to lend to their neighbors is understandable, the Wisdom-Tora ideal of generous mercy to one’s neighbors takes precedence” (Gregory, *Like an Everlasting Signet Ring*, 150).

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