Exod. 22:26-27 "If you ever take your neighbor's cloak as a pledge, you are to return it to him before the sun sets, 27 for that is his only covering; it is his cloak for his body. What else shall he sleep in? And it shall come about that when he cries out to Me, I will hear him, for I am gracious."

In days of old people wore what we would call pajamas to bed. They wore a light cloak covering for sleeping only. This verse is saying that if the person has no collateral other than his sleeping clothes, he needs to seriously think about just how low they have gone and how they got in that lowly condition. Why did that person let things go so far that they have nothing left? If that is the case then because that is all they have to sleep in, the clothing must only be used as collateral for one day. It says there pyjama's (cloak) must be returned before the sun goes down so they have them for their sleep. This is an example of an extreme situation, but it points out you are not to take everything from a person who has nothing, or next to nothing. Compassion is necessary for the poor and downtrodden.

DASYD Ministry

Bible Commentary Jerry Hennig (Nov 28/16)