

The Vow That Is Not a Payment

PSALM 61 · ECCLESIASTES 5 · MATTHEW 5

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I

Most people who make a vow to God make it in a car park, or a waiting room, or at three in the morning. Nobody writes it down. It arrives fully formed and it usually has the same shape: *if you get me out of this, I will —*

And then the thing. I will go back to church. I will stop drinking. I will make the phone call I have owed for eleven years.

What that sentence assumes, without ever examining it, is that the arrangement is a trade. Something is wanted; something is offered; the offer is the price of the wanting. Which means that if the rescue comes, an invoice comes with it — and if the rescue doesn't come, the offer lapses, because nothing was delivered.

I think most of us read the vows of Scripture that way too, because it is the only model we have. Jacob at Bethel sounds like a man negotiating. Hannah at Shiloh sounds like a woman offering a child in exchange for a child. Jephthah sounds like a man who understood the terms and paid them.

And the language does not obviously discourage it. Vows in the Old Testament are spoken of as things owed, things due, things not to be delayed. Deuteronomy is blunt about default. Ecclesiastes is blunter.

So the transactional reading is not stupid. It is the natural reading, and it is held by careful people.

It is also, I think, wrong — or wrong in a way that matters, which is not quite the same thing. The obligation is real. What is misplaced is what the obligation is *for*.

II

The Hebrew is *neder*. A voluntary promise made to God — voluntary being the first thing to notice, because nothing in the law requires anyone to make one. There is no occasion on which an Israelite must vow. It is an offering of the will, made by someone under pressure who wants to say something into the pressure.

There is one place where the law treats vows at length, and it complicates the picture. Numbers 30 sets out when a vow can be annulled — a daughter's by her father, a wife's by her husband, on the day he hears it. A widow's or a divorced woman's stands. The chapter is careful, and to a modern reader it is hard to read without discomfort.

I am not going to resolve that here. What it does show is that a *neder* was understood to have real force — it needed a mechanism to undo it, which means it was not thought of as a private sentiment. And that the force ran through a household, not around it. A vow made by one person had consequences for the people they belonged to. That is worth sitting with, even where the rest of the chapter is not comfortable.

The second thing is what happens afterwards. A *neder* was not discharged privately. It was performed at the sanctuary, in front of people, and it came with a thank offering and a telling — what the trouble was, and what God did.

I will pay my vows to the LORD in the presence of all his people.

Psalm 116 says it twice, once at verse 14 and again at verse 18, as though the psalmist wants to be sure we heard where he is standing when he says it.

Psalm 22:25 puts the performing before the great congregation. Psalm 66 gives the fullest version: *I will come into your house with burnt offerings; I will perform my vows to you, that which my lips uttered and my mouth promised when I was in trouble.* He tells them what he said and when he said it. The vow is quoted back in public, along with its circumstances.

That is not a payment. Nobody is settling an account in front of a congregation. That is testimony — a man returning to the room to say what happened to him.

Read the Psalter for it and the order holds almost everywhere. Trouble. Deliverance. Then the telling. The vow is the hinge between the second and the third: it is the promise, made while drowning, that if this ends I will not go quiet about it.

Which puts the emphasis in a different place. The vow's content was never the point of the transaction, because there was no transaction. The vow was the commitment to speak.

III

I have officiated at a good number of weddings. It is the one place left where an ordinary person makes a formal vow out loud, in a room full of people, and everyone present understands what is happening.

The features are all there. It is voluntary — nothing compels anyone to stand up. It is spoken, not signed. It is made in front of witnesses, and the witnesses matter; that is why the room is full. And it commits a household, not just two individuals, which everyone in the room also understands, which is why the mother of the bride is crying before anyone has said anything.

What nobody in that room thinks is that a payment is being made. Nobody imagines the marriage is being purchased by the promise. The couple arrive

having already chosen each other. The vow is the public saying-so — the same order as the psalm, where the vow is heard first and performed afterwards, and the shelter sits in between.

We already know this. We just don't know that we know it.

Not long ago I married a widower to a woman who had been married twice before.

I will be honest about what went through my mind, because I think it goes through most minds and is rarely said. They came to *till death us do part*, and I wondered. She had said those words before. Twice. What makes this one different?

It is worth sitting with the question rather than hurrying past it, because of what it reveals about the person asking. If a vow is a payment, then a broken vow is a default, and a defaulter's credit is gone. The second promise is worth less than the first and the fourth is worth nothing at all. That is the accountant's reading, and it is the reading underneath my own hesitation — I did not arrive at it by thinking. It was simply there.

But if a vow is testimony, none of that follows. She was not making a claim about her reliability. She was saying, in front of a room, what she intends and who she means to be — and she was saying it knowing exactly what the words cost, which is more than most people at a first wedding know. The failure of a vow does not empty the next one. It may be the thing that gives it weight.

Twelve years ago I married a woman who had been married four times to a man, mature in years, who had never married at all. I had my doubts then too. They are still together, and it was the best thing that happened to either of them.

I was wrong, and being wrong took twelve years to establish, which is how these things go. There was no argument available at the time that would have settled it. Only the watching.

IV

None of this makes a vow safe to make.

The law is direct about it. *If you make a vow to the LORD your God, you shall not delay fulfilling it, for the LORD your God will surely require it of you, and you will be guilty of sin. But if you refrain from vowing, you will not be guilty of sin.* Deuteronomy 23 gives you a way out — don't vow — and no way out at all once you have.

Ecclesiastes is sharper still. The Preacher — Qoheleth, the gatherer of the assembly — is not a man given to reassurance. Do not be rash with your mouth. Do not let your mouth lead you into sin. *It is better that you should not vow than that you should vow and not pay.* And then the line that ought to stop anyone: do not say before the messenger that it was a mistake.

That last phrase is the whole warning. The vow made in the car park at three in the morning, and then the morning comes, and the crisis passes, and the promise is quietly reclassified as something said under stress by a person who was not himself. It was a mistake. I wasn't thinking clearly.

Qoheleth's answer is that God heard you clearly.

So the obligation is real. Nothing in this article softens that, and a reading that treats a vow as merely expressive — a warm feeling given voice — has lost something the text will not let go of. Words spoken to God are load-bearing.

But notice what the seriousness is *for*. Neither passage says the vow purchases anything. Both say the same thing from opposite directions: don't make one

lightly, because you will be held to what you said. That is the seriousness of speech, not the mechanics of exchange.

And then there is Jephthah.

He is the reason this question is not academic. A man in trouble, a vow made in the moment — whatever comes out of the doors of my house to meet me, I will offer it up — and then his daughter comes out, and he keeps his word.

The text does not praise him. It reports him. And the horror of it is that he was, by his own lights, faithful. He had said it. He would not go back on it. He understood a vow as terms to be honoured, and he honoured them.

He had it exactly backwards. What he owed was not the terms. What he owed was to the God he had made the promise to — the God who had already said, plainly and repeatedly, that this was the one thing he detested. A vow to God that requires you to do what God abhors is not binding. It is a vow that was wrong to make and is worse to keep.

Jephthah is what happens when a vow is read as a contract by a man determined to be honourable. He kept faith with his words and broke faith with the person he spoke them to.

V

By the time of Jesus a system had grown up around all this, and it was not an accident.

If a vow binds absolutely, and if breaking one is as serious as Deuteronomy says, then a careful person needs to know precisely how binding any given form of words is. So the forms were graded. Swearing by heaven. By earth. By

Jerusalem. By the gold of the temple. By the gift on the altar. By your own head. Each carried a different weight, and the weights were known, and knowing them was a skill.

Jesus describes the skill exactly: *Woe to you, blind guides, who say, "If anyone swears by the temple, it is nothing, but if anyone swears by the gold of the temple, he is bound by his oath."* Nothing — that is the word for the escapable version. There was a way to sound like you were promising while retaining the right not to.

What that system is *for* is a way of managing what your word will cost you. It lets a man make a promise and simultaneously decide in advance how much of it he intends to be held to. The other person hears a vow. The speaker hears a form of words he has already priced.

Which is why Jesus does not respond by ranking the oaths correctly. He removes the ranking.

Do not take an oath at all, either by heaven, for it is the throne of God, or by the earth, for it is his footstool.

Every formula reaches back to God eventually; there is no oath standing at a safe distance. And then: *Let what you say be simply "Yes" or "No"; anything more than this comes from evil.*

He is not abolishing the vow. He is abolishing the escape hatch — and with it, the whole idea that a promise is a mechanism to be operated. What replaces it is a person whose ordinary speech can be relied on. If your yes is yes, you have no use for the machinery. You never did.

Which brings the two testaments to the same place from opposite ends. Deuteronomy and the Preacher say: do not make a promise you will not keep. Jesus says: be the kind of person who does not need to underwrite one.

And David, at the end of the earth, is neither grading his oaths nor defaulting on them. He made a promise while he was drowning, and he is still performing it, day after day, long after the rescue. He is a man whose yes turned out to be yes.

VI

There is one more thing in the Hebrew.

The verb for performing a vow is *shalem* — the same root as *shalom*. It carries the sense of completing something, bringing it to its full state, making it whole. Ordinary usage renders it discharge, and that is right; it is the word for settling what is outstanding. But the settling in view is not the closing of an account. It is a thing arriving at what it was always for.

Which means the performing was never the price of the rescue. It was the rescue finishing.

A vow made in trouble is unfinished until it is spoken in public. The deliverance is real the moment it comes, but something remains incomplete while the person delivered says nothing about it. The telling is not payment. It is the last part of the thing.

Most of us are carrying an unperformed vow.

Not a formal one. Something said in a hospital corridor, or in a car in a car park, or at three in the morning when the outcome was still open. Then the outcome came. And the promise did not so much get broken as get overtaken — by relief, and then by ordinary life, and then by the passage of enough time that raising it now would be strange.

Nobody is keeping the account. That is exactly the point of everything above.
There is no ledger, no invoice, no penalty accruing.

There is just something unfinished.

And the finishing is smaller than it looks. It is not a life reorganised. It is telling one person what happened — saying out loud, in front of somebody, *this is what I was in, and this is what he did*. That is what performing a vow has always meant. Trouble, deliverance, and then the telling.

I have a prayer I have carried for years. It is not mine; I do not know who wrote it. I have handed it to a great many couples on their wedding day and I have prayed it over people I love.

It asks for a little something to forgive every day, so they might grow in the grace of longsuffering. Enough tears to keep them tender. Enough hurts to keep them human. Enough failures to keep their hands clenched tightly in his. Enough success to make them sure they walk with him.

And it ends where I want this to end.

*When life is done and the sun is setting, may they be found then as now,
hand in hand still thanking God for each other.*

Not a vow discharged. A vow completed — two people at the end of it, still holding on, still saying what happened to them.

These reflections did not begin with artificial intelligence. They began with years of ministry, reading, prayer, suffering, and conversation.

During the development of this manuscript, AI became a conversation partner. It challenged assumptions, tested arguments, suggested structures, and helped refine expression. Many of the words that follow emerged through that dialogue.

The experiences, convictions, interpretations, and conclusions remain my own.