

# The Weekly 'Hi All' by Rabbi Jeff Bienenfeld

B'HAR-B'CHUKOTAI 5785

## Brotherhood and the Sin of Taking Interest

While mentioned elsewhere in the Torah, our Parsha also discusses the injunction of lending money with interest (25:36-37). The five Biblical references account for the five separate negative commandments which are violated when interest is charged. This piling-up of prohibitions is indicative of the severity of this proscription, making it one of the more stringent injunctions in the Torah. The lender, the borrower, the guarantor, the witnesses, and even the scribe are all culpable when engaging in an interest-bearing loan. Added to these technical violations, Chazal warn that anyone who charges interest on a loan endangers his entire financial assets. Even more, he is denying the Exodus from Egypt and even the existence of God.

What though is so terribly wrong with taking interest on a loan? If someone chooses to rent an object from another, he is obviously expected to pay for the rental. They are using someone else's property and should be rightfully charged accordingly. If so, what then is the ethical issue with "renting" out your money. If you are

essentially allowing someone the use of your money, why not charge for it?

The answer is that, in point of fact, there is no ethical issue with lending on interest. In truth, one is perfectly permitted to charge interest to a non-Jew. The reason charging and/or accepting interest is forbidden for a Jew is for an entirely different reason. If a fellow Jew has fallen on hard times and needs money to help restore his economic well-being (and hence his sense of dignity), lending such a person money without interest is the highest fulfillment (according to Rambam) of the mitzva of tz'daka. It is then the ethics of charity that forbid making a profit on the money you lend to such a Jew in need.

Rav Soloveitchik framed the prohibition a bit more candidly. "True, there is nothing ethically wrong with charging interest. But if your father or bother were to come to you for a loan, would you collect interest from them? Certainly not! This is the way the Torah wants us to consider the needs of every Jew." It is no coincidence that in the verses dealing with ribit (interest), the Torah employs the word, ACHICHA, your brother. (Vayikra 25:35-36) "If your brother becomes destitute, when your fellow Jew becomes impoverished, he is to be viewed as ACHICHA, your brother, your blood relative. Taking interest does not constitute a civil wrong, but

rather a deficiency of high moral conduct." For this reason, we can understand why the laws of ribit are found, not in the codes of Choshen Mishpat, as one might expect since charging interest is clearly a monetary issue, but rather in the Yoreh Dei'a section of the Shulchan Aruch. This fact demonstrates that these laws are not categorized as mitzvot "between man and man" exclusively, but also - even primarily - as mitzvot "between man and Gd".

Surely, there are many ways to give chizuk to another. But when you relate to that person as ACHICHA, your brother, you are complimenting him/her in a way that goes quite beyond seeing him as just a friendly acquaintance. To be a brother speaks to "a higher level of coexistence, of inter relatedness and companionship. Brothers are united by existential bonds - one destiny, one memory. The precepts of tz'daka and g'milut chasadim are nurtured by the doctrine of the sympathetic, brotherly, open existence."

With this understanding of the broader underpinnings of the prohibition of charging interest, we can better appreciate the Torah's exquisite sensitivity to the needs of another Jew in difficult circumstances. In our context, a person who experiences economic trauma needs encouragement and hope. To simply

give him a handout may sometimes be necessary, but, by far, the greater mitzva is to lend him the money, interest free. Why? Because in doing so, you are expressing your confidence in that person's ability to rebound. By restoring that person's self-dignity, you are performing one of the Torah's most precious mitzvot! After all, he is family; he is your brother!

#### ACHEINU KOL BEIT YISRAEL

Yom Yerushalayim generally falls out around our Parsha. On the 28th of Iyar 5727, the Jewish world underwent an almost revelatory experience when, after two millennia, our holiest of cities was reunited, with the Temple quarter under Jewish sovereignty. Among the many powerful lessons Yerushalayim teaches us is the very same message of nation-brotherhood that underlies the proscription of ribit. In T'hilim 122, Yerushalayim is the city that has the power to bring all Jews together, SHECHUB'RA LAH YACHDAV - The Mishna (Avot 5:7) tells us that never did any Jew not find free lodging in this city. Why? Because when family comes to visit, of course they can stay with you free of charge. The penultimate verse of the Psalm says it quite beautifully. "For the sake of my brothers and my friends, I will say, 'Peace be with you" (ad loc. 8). To echo and add to the words of Radak

**(ad loc.), King David is addressing his suffering, wandering brethren, and, as brother to brother, pledges never to forget them and pray incessantly for their peace and welfare. He reminds them that Yerushalayim, the center of Jewish life, eagerly welcomes their return.**

**For, indeed, isn't that what family is all about! 🙌**