

Parshas Behar ♦ Rabbi Avi Metchik

In this weeks parsha we find the prohibition against ribbis, against lending money with interest. The Torah tells us (Vayikra 25:36) "You shall not take from him interest or increase, and you shall fear your G-d, and let your brother live with you." This is one of five separate prohibitions that the Torah places on lenders of money with interest, and in fact there is even a prohibition placed on the borrower, and on the witnesses who sign on such a loan. This is the length the Torah goes to prevent ribbis.

Many of the commentators seek to explain what is the problem about lending with interest. We all understand that if I lend out my car or my lawnmower it is perfectly acceptable to charge rent. After all, I will no longer have use of the object while it is in possession of the other person. Why is money different? Why should I not be allowed to make money off my money while it is tied up in the possession of someone else?

Rav Soloveitchik z"l explained that the key to understanding all of this lies in the language of the possuk itself. The Torah chooses to use the word "brother" as opposed to neighbor or friend or other possible options.

The Torah is instructing us to view a poor man who comes to us for a loan as if he is my own blood relative, as if he is my brother. True, there is nothing ethically wrong with charging interest, but if it was your father or your brother coming to beg for the loan would you charge it? Would you tell him I need ten percent

back on that loan? Of course not!

Thus the understanding becomes that the prohibition against interest is not halachically or ethically wrong at all. The problem is a moral one. If I cannot help out the poor man with a loan to get him back on his feet without making something on the deal, that is a sign of a deficiency in my moral fiber.

With this understanding Rav Soloveitchik goes on to answer a very interesting question on the Shulchan Aruch. If we were to go looking for the section in Shulchan Aruch that deals with the laws of lending with interest, we would expect to find it in the section of Choshen Mishpat. This section of the Shulchan Aruch deals with all areas of civil law.

readily understandable. The problem of ribbis really has nothing to do with the other man. It has to do with me and my moral character. The Torah is guiding us as to the proper attitude towards chessed, to the proper attitude we must have when someone comes to us for help. Therefore, these halachos are found in the section of mitzvos bein adam lamakom, between man and Hashem.

Rabbi Avigdor Miller z"l had a list of ten things he would try to do each and every day. He titled these the "ten steps to greatness" and he encouraged all to follow suit. Number three on that list was to perform daily an act of chessed which no one knows about except for you and

*“Do chessed just for
the sake of doing chessed”*

However, you can look through the entirety of Choshen Mishpat and you will not find anything about ribbis. Instead the laws of ribbis are found in the section of Yoreh Deah, which deals with many different areas of mitzvos bein adam lamakom, mitzvos that are between man and G-d. For example, this is the section where you will find the laws of kosher and the laws of mezuzah. Why would this be the place to record the laws of ribbis which seemingly are between one man and another?

Rav Soloveitchik says, according to what we have laid out above it is

Hashem. He would urge people to pick up a jacket that fell off the hanger in shul in the shul when no one is there but you.

What Rabbi Miller was trying to accomplish was to do chessed just for the sake of doing an act of kindness to someone else. Not because you are going to get some benefit out of it, or because people are going to see and laud you as a great person. Just do a chessed for its own sake, as this is what Hashem is asking us to do for our brothers, for our fellow Jews who need our help. ♦

Good Shabbos!