

PAYING IT FORWARD

by Rabbi Mordechai Kamenetzky

Lending with interest is something that (for Jews) is taboo. Hashem demands a certain kinship between brothers and sisters that prevents them from profiting from those who - through their misfortune - need loans. Thus the Torah commands us this week: "If your brother becomes impoverished and his means falter in your proximity, you shall strengthen him -- proselyte or resident -- so that he can live with you. Do not take from him interest and increase; and you shall fear your G-d -- and let your brother live with you. Do not give him your money for interest, and do not give your food for increase." (Leviticus 25:35-37).

The Torah then juxtaposes what seems to be a veiled admonition by reasserting Hashem's omnipotent authority in the context of the prohibition of taking interest: "I am Hashem, your God, Who took you out of the land of Egypt, to give you the land of Canaan, to be God unto you" (ibid v. 38). What connection could exist between the prohibition against taking interest from Jews and the exodus from Egypt?

Rabbi Paysach Krohn relates the story of a 40-year old man who passed away and left a young widow and orphans. The oldest son, Yosef, took the helm of his father's business as the breadwinner for the surviving children. It was not easy; competitors took advantage of his na'vet and inexperience. One day, in the midst of his struggles, a Mr. Hans approached him with an envelope. It contained two thousand dollars. Yosef was taken aback. "Please," he said, "I am working to make a living. I do not want any charity!"

Mr. Hans explained. "Take it as a loan. When things get better you can repay me."

It took almost two years, but the time came when Yosef was on his feet. He went to see Mr. Hans. In his hand was an envelope containing two thousand dollars.

"I am not taking the money," said Mr. Hans.

"But," retorted Yosef, "you said it was only a loan!"

Hans smiled and nodded his head. "It was, but sit down and let me explain.

"A while back I was in difficult straits. A fellow named Mr. Stein came to me with money. I, like you, did not want to accept it. Mr. Stein assured me that the money was merely a loan, and I accepted it. Within a few years, I was able to pay it back.

"When I approached Mr. Stein, he refused to accept the money." Hans continued his story. "When I

began arguing with him, he explained. I want you to pay it back, but pay it in the following manner: When you see someone else struggling, lend him the two thousand dollars. And when he comes to pay it back, you too shall refuse. Then explain to him the terms I just told you. Yosef understood the message and followed the instructions. Somewhere out there in our community, those two thousand dollars are floating around, while waiting to be returned, rather loaned, once again. The K'sav Sofer explains: When we left Egypt, we should have left with just the shirts on our backs. But this was not so. We left with gold and silver from the Egyptians, and after the splitting of the Yam Suf our portfolios increased measurably with the Egyptian booty that washed ashore. G-d gave all of that to us. But he stipulated one minor request. When we take the wealth He gave us and pass it around, we are asked not to derive any benefit from it. We are told lend it to your brothers without a profit. We owe the Almighty for all we have. The least we can do is pay it forward without interest.

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