

AVOIDING USURY - IN YOUR OWN BEST INTEREST

by Rabbi Eliyahu Hoffmann

If your brother becomes poor, and his ability [to earn a living] is weakened - give him a hand - so that he can live with you. Do not take from him interest; you shall fear your G-d and let your brother live with you. Do not lend him your money with interest, nor your food shall you lend at an increased price.
[25:35-37]

The above verses contain the prohibition against usury - lending another Jew money for interest. In Hebrew, interest is called neshech - a bite, because its payment eats into the flesh of the borrower, and marbis - increase, because it grows and grows as time passes.

Chazal say that one who lends money with interest will not be brought back to life at the time of Techiyas Ha-meisim (the resurrection of the dead - see Tosafos Bava Metzia 70b). As a rule, punishment and reward have an element of logic and consequence. What is so unforgivable about the sin of lending with interest that it warrants such a severe and unusual consequence?

In Pozen, the home-town of the great and revered sage Rabbi Akiva Eiger zt"l, lived a wealthy Jew. Unfortunately, this Jew had built his fortune largely by lending money to other Jews with interest. He was hated by his brethren, many of whom refused to borrow from him (it is prohibited not only to lend money with interest but also to borrow). Those who did borrowed out of necessity and desperation.

At his death, no one felt any great sorrow. When his family approached the Chevra Kadisha (burial society) to make funeral and burial arrangements, they were rebuffed. They would not allow the man to receive Jewish burial unless his family would pay the exorbitant sum of two-thousand rubles for his plot in the Jewish cemetery.

His children were incensed. There was no doubt in their minds that this was indisputable extortion, and revenge for the community's hatred of their father. To be sure, it was expected that the wealthy subsidize the cemetery by paying a little bit more for their plots than others, but even the wealthiest of Jews was never charged more than twenty rubles - and they were being asked for 100 times that!

Feeling that the beis-din would be unsympathetic to their objections, they approached the local poritz (feudal lord) and complained that they were being coerced by their community to pay an

exorbitant price for their father's burial. One of the roles of the poritz was to ensure that his constituents were treated with justice and fairness. He summoned R' Akiva Eiger and demanded an explanation for the Chevra Kadisha's exceptional demands. "While I understand that your Torah forbids Jews to charge each other interest, and that this man did so, it seems unfair to me to punish him - and his family - by demanding such a ridiculous sum of money for a simple plot of land in the Jewish cemetery. I demand an explanation, or else I will determine the price!"

"With all due respect," the sage began, "I will explain the ruling of the burial society, and the poritz will see that their demand is in fact most reasonable, perhaps even charitable!"

"According to our Sages of blessed memory, all Jews - with one exception - will one day be resurrected from their graves and be returned to the Land of Israel; this will occur after the coming of Mashiach. The only Jews who won't be resurrected are those who lent money for interest.

"So you see for all normal Jews, we are forced to charge a very reasonable price for their cemetery plot. It is our hope that Mashiach will arrive speedily in our days, and this being the case, their plot is not being sold to them but merely rented. And how much can we charge for a rental - especially when we hope it will be shortlived?!"

"But this Jew, since he built his fortune by lending money to other Jews with interest, he will not be resurrected. His body is destined to remain in his plot for the rest of time. For him, his burial site is not a rental but rather an eternal sale, and as such it is only logical to charge him an appropriate price! In fact, for what he's getting, I think it's rather a bargain!"

The poritz was duly impressed with the rabbi's logic. "If you want a Jewish burial," he told the family, "do as you are told. Otherwise - you can bury him in one of our cemeteries."

With this story, the Ben Ish Chai explains the above verses: Do not take from him interest; you shall fear your G-d, and let your brother live with you - if you fear G-d and resist the desire to lend money for interest, then you and your brother will "live" together at the time of resurrection. If not, he alone will stand up, but you will be left lying in your grave. Do not lend him your money with interest, nor your food shall you lend at an increased price - your food, *oc'lecha* in Hebrew, can also represent the grave, which consumes the flesh of the body. If you abstain from lending money with interest, the price of your *oc'lecha* (burial plot) will not have to be increased far above that of other Jews; otherwise, it may become your eternal home, and it will command an exorbitant price.

From the context of the above verses, it seems that the money is being lent to a person in great need, to a man who might once have been well-to-do, and has become poor, and has lost his ability to earn a decent living. By insisting on charging him interest, the lender denies him the chance to get

back up on his feet.

Techiyas Ha-meisim according to some commentators is a second chance; a time to serve Hashem without the constraints and difficulties of life in exile - to live as a Jew in the times of Mashiach. Perhaps this is why Chazal say that one who lends money with interest will not get up on his feet at the time of Techiyas Ha-meisim - just as he has denied his brother the opportunity to get back on his feet and start a new life. May we withstand the desire to profit from the misfortune of others, and do chessed with only the purest intentions.

Have a good Shabbos.

***** *Sponsored by R' Duvid Yitzchak and R' Yehuda Aryeh D'ancona, in memory of their mother, Rivkah bas R' Yehudah Aryeh Rabinovitch.* ***** Text Copyright © 2004 by Rabbi Eliyahu Hoffmann and **Torah.org**