

A SNAKE'S BITE

by Rabbi Yisroel Ciner

"And when your brother will become poor" your 'kessef' {money} do not give with 'neshech' {interest} and with 'tarbiss' {increase} do not give food. I am Hashem your G-d who took you out of the Land of Mitzrayim {Egypt}. [25:35,37-8]"

The Kli Yakar explains that the term 'neshech' (literally meaning bite) applies to the borrower. The interest, he explains, is like a snake's bite causing a small scratch on a person's heel. Initially it appears insignificant but it eventually will take the person's life. Interest, also, eventually consumes the borrower leaving him no way out from the crushing burden of his ever-increasing debts.

'Tarbiss' (increase) is the term that applies to the lender. He appears to be increasing his wealth and fortune through this sure-fire strategy of interest. The truth however is that interest, like a cancer, will eventually eat away and destroy even his properly earned wealth.

The Talmud relates the magnitude of this sin and to what it can be compared to. Rabi Yosi taught: Come and see the foolish blindness of those that lend with interest... They bring witnesses, a scribe, pen and paper and have it written and signed that they have done an action (lending and borrowing with interest) that is tantamount to denying the G-d of Israel. [Bava Metzia 71A]

The Chazon Ish was asked why this is considered a denial of Hashem's existence. He explained that a person's earnings are decreed on Rosh Hashana--the start of the year. This person's actions show that he clearly believes that he won't be able to get his due by acting straight and within the guidelines of halacha {Jewish Law}. "The only way that I can get my due is by violating the word of Hashem! Hashem won't give it to me straight but if I go against Him, then I'll get what I need!"

Now, we often do act in such a way but are somewhat embarrassed about it--we try to keep it fairly well hidden. This person, on the other hand, is willing to bring witnesses to sign and seal on this attitude of his. That, the Chazon Ish explains, is tantamount to clear denial of the G-d of Israel.

The Ohr HaChaim shows how this seemingly materialistic, financial commandment can be understood on an entirely different level. The root of the word 'kessef,' defined as money, actually means desire. With that in mind, let's return to the passuk {verse} mentioned above.

"Your 'kessef' {money} do not give with 'neshech' {interest} and with 'tarbiss' {increase} do not give food. [25:37]"

The Ohr HaChaim explains "your 'kessef'--the unnecessary, illusory things in life for which you have

a strong desire, "don't give him with neshech"--don't allow it to take a bite into you. And even food, a desire that is normal and necessary, do not get overly involved and excited by it. The desires for the physical and for the spiritual work against one another. The more involved a person is in one of them, the weaker the desire for the other one becomes.

The story is told that the Chasam Sofer was sitting in his room on the day after Sukkos, writing replies to halachic inquiries that would gather on his table from all around the world. A knock on the door heralded the arrival of the wealthiest man of the community. This broken man explained how in a short period of time, his entire business had collapsed and he was now penniless.

The Chasam Sofer offered him words of encouragement, telling him that all the good he had done in the past was his for eternity--it could never be taken away from him. He also told him that a person's financial predicament is in no way a measure of a person's true value. The man began to regain some of his self-confidence.

The businessman told the Chasam Sofer that at this time of the year he would usually go to a fair in Leipzig. He related that he now didn't even have enough money to pay for the journey and he certainly wouldn't be able to make any acquisitions. The Chasam Sofer lent him money for the journey and advised him what to do when he was at the fair.

This man went to the fair, followed the Chasam Sofer's advice and made a huge profit. His fortunes again turned and he became even wealthier than before. His gratitude to the Chasam Sofer for his loan and advice was overwhelming and he bought him an expensive gift to show his appreciation.

When the businessman returned to Pressburg he presented the Chasam Sofer with a stunning diamond ring. To the amazement of the students who were studying with him at the time, the Chasam Sofer's face lit up with joy as he lavishly praised the beauty of the diamond. "I have never seen such an exquisite jewel," the Chasam Sofer exclaimed.

After admiring the gem, he then turned to the businessman and said, "I am unable to accept this present. It would be a violation of the prohibition against taking interest. Please, take this beautiful gem and give it to your wife as a present."

When the businessman had left, the Chasam Sofer explained his behavior to his students. "The reason that I felt such joy when I saw the gem was because this was the first time in my life that I had the opportunity to fulfill the mitzvah of not taking interest."

For a person who had spent his life controlling his 'kessef' (desires), the greatest pleasure was fulfilling the mitzvah {commandment} of not taking any extra 'kessef' (money).

Chazak, chazak v'nischazek,
Good Shabbos,
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