

# OF INTEREST TO US ALL

by Rabbi Pinchas Winston

## Friday Night:

### Behar: Of Interest to Us All

*If your brother becomes poor and loses the ability to support himself, then you must help him, whether he is a convert, or a foreigner, so that he may live amongst you. Do not charge him advance interest, or give him food for which he will have to pay accrued interest. I am Hashem, your G-d, who brought you out of the land of Egypt, to give you the land of Canaan, and to be your G-d. (Vayikra 25:35-38)*

We've discussed the mitzvah to lend money interest-free before. Even though making money on money is extremely acceptable in Western Society, the Torah is against, at least when it comes to the Jewish people. And, even though there are acceptable halachic "loopholes" which one can use to lend to another with "interest" (i.e., "heter iska"), still, many in the Orthodox community do lend interest-free.

The details of the laws of interest are numerous and complex, especially when one takes into account the rabbinical prohibitions as well. Many have created situations that are forbidden by either the Torah itself, or rabbinically, without even knowing it. It is always worthwhile to ask a competent halachic authority if there is even the slightest doubt or concern. In fact, for those who are ignorant of the laws of interest, there are excellent books (in English as well) on the topic; such people should make a point of speaking to a rabbi about their business dealings if they involve other Jews.

With regard to the topic of interest, the Talmud says the following:

Why does the Torah mention the going out of Egypt in the section dealing with interest, in the section of tzitzis, and in the section of weights? The Holy One, Blessed is He says, "I am He who in Egypt distinguished between the seed of the firstborn and the seed of the non-firstborn. In the Time-to-Come, I will repay the one who lends to a fellow Jew with interest, claiming that it is money that belongs to a non-Jew, the one who hides salt in his weights, and the one who uses kala d'ilan in his clothing." (Bava Metzia 66b)

In each of the three cases mentioned, a person has pretended to do the mitzvah, but, in fact, has done a sin. The lender took interest for money he lent to another, and pretended he was only acting on behalf of a non-Jew. The merchant used scales that appeared to be fair, but, in fact, were in his

favor. The last person used a dye similar to the one specified by the Torah for tzitzis (techeles)--perhaps because it was less expensive--and was satisfied with his version of the mitzvah.

However, common to all three cases is that each acted as if he could pull the wool over G-d's eyes too, and hide the truth. However, you may be able to fool some of the people some of the time, but G-d, you can fool none of the time. This is what the Talmud is warning: if G-d could tell who was a firstborn in Egypt--even though, as Rashi points out, the Egyptians engaged in adultery and had many firstborns from different husbands--then, He can certainly see past a lie, into hollow weights, and through false dyes.

The only question is, why does the Talmud single out these three mitzvos? There are so many others that present an opportunity to deceive others, ourselves, and tempt us to try and fool G-d as well.

One answer is, each is one's effort to increase his livelihood at the cost of another's. This is clear in the case of lending with interest, and when using false weights. However, how is this the case when using false dyes to prepare the techeles-tzitzis commanded by the Torah? To answer this question, we have the following:

Zevulun said before The Holy One, Blessed is He, "Master of the World! To my brothers You gave fields and vineyards, but to me You gave mountains and hills. To my brothers You gave land, but to me You gave seas and rivers." He answered him, "All of them will need you because of the Chalazon ..." (Megillah 6a)

"The Chalazon goes up from the waters to the mountains, and they use its blood for techeles and sell it for a lot of money." (Rashi)

As Rashi explains, it was from the blood of the Chalazon fish (according to others, a snail) that the precious techeles (blue-purple) dye necessary for the mitzvah of tzitzis came. Zevulun's questions really was, "How can we earn a living if we don't possess fertile land?" To which G-d answered, "Your livelihood will be from the important and valuable Chalazon blood." Therefore, the techeles also represents G-d's sense of fair play and His desire to take care of the needs of His creations.

Hence, when one cheats to get ahead financially, he is displaying a lack of belief in G-d's desire and ability to take care of his needs. And when he does so by denying someone else his bounty and blessing, he is compounding his sin by thinking that he can fool the other person and G-d too. But, as the rabbis teach elsewhere, and experience proves: money that does not belong to us will not stay with us. And those who lose out but are not meant to lose out will, once again, regain what they lost. And when the dust settles, as is always the case in G-d's world, justice will have been done.

## Shabbos Day:

### Parashas Bechukosai: Blessings, Curses, and Rectification

*If you walk in My laws and keep My commandments, and do them, then I will give you the rain in its season, and the land will yield its produce ... However, if you will not listen to Me, and do all of these commandments; if you will deride My laws, and detest My judgments and not do all My commandments, but void My covenant, then I will do the following to you: I will cause you insecurity, skin disease, and a fever that will destroy ... (Vayikra 26:316)*

Here we are again. In less than a year since we were warned in Parashas Ki Savo about straying from the path of Torah, we are back again at Parashas Bechukosai, and its own famous and frightening rendition of blessings and curses.

We have, in the past, discussed how what appears in This World to be reward-and-punishment is really cause-and-effect. Reward and punishment, for the most part, is saved for after this period of history comes to a close. Rather, this is a world of tikun, that is, rectification. We are here to avoid making moral mistakes, and to take corrective measures when we don't.

In other words, we are just "passing through," so-to-speak, on our way to a bigger, better, and eternal world called, the "World-to-Come." What's six thousand years of history compared to Eternity! Huh! It's a drop in the bucket, isn't it?

Time-wise, perhaps. However, This World counts for everything, since it is in This World that we earn our position in the World-to-Come. This World may only be a "corridor" to the "Banquet Hall" to come, but it is here, in the "corridor," that we earn the right to enter the "Main Event" in the end!

Since this is the case, then, we have to complete the work of spiritual self-perfection before we leave This World, at least as much as is possible to do so in all of our lifetimes (that's right: lifetimes--plural). We need free-will choice to accomplish that, the chance to make mistakes, and a "corrective device" to bring us back on track again should we stray too far off course.

Enter the blessings and curses. For example, the Talmud states:

Rav Yitzchak said: There is no punishment that comes to the world that does not have one-twenty-fourth of it from the sin of the first calf ... (Sanhedrin 102a)

Why? Because before the Children of Israel allowed the golden calf to be constructed and worshipped, and after they accepted Torah, they had risen to the level of Adam before his sin. That represented a tremendous rectification, not just to the Jewish people, but for all of creation, and eventually, all of mankind.

However, their own transgression in the desert at the foot of the mountain plunged mankind back again to the level mortality and fallibility. Thus, the sin of the golden calf created an ongoing need

once again for tikun, which is behind all "punishment" affecting the Jewish people, until Moshiach finally comes and heralds the final part of the Final Tikun.

What the parshah is reminding us of is that, the more we effect our own tikun, the less G-d has to impose tikun upon us. It is a blessing when we wake up to the reality of the need for tikun, and initiate rectification on our own. It is a curse when we assume that life is perfect enough as it is, and need to have tikun initiated from On High.

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## SEUDAH SHLISHI:

*If you walk in My laws and keep My commandments ... However, if you will not listen to Me, and do all of these commandments ...* (Vayikra 26:315)

Come and see how The Holy One, Blessed is He, is not like flesh-and-blood: The Holy One, Blessed is He, blessed them with twenty-two and cursed them with eight. He blessed them with twenty-two, from "If you walk in My laws ..." until "... make you upright." He cursed them with eight, from "And if your despise My laws ..." until "... your soul will loathe My judgments ..." Moshe Rabbeinu, however, blessed them with eight and cursed them with twenty-two ... (Bava Basra 88b)

It is not quite clear what the Talmud means by this statement, so Rashi explains:

"The Holy One, Blessed is He, is merciful and therefore His blessings are more than His curses; but with man, the curses are more than the blessings." (Rashi)

It is also not clear from the Talmud what it means by referring to twenty-two blessings, so Rashi explains that too:

"From the aleph of 'if' until the tav of 'upright' there are twenty-two letters of the aleph-bais ... and from the vav until the mem there are eight letters." (Rashi)

Talk about fancy foot-work! Talk about going out of your way to make a point! From Rashi's explanation, it seems as if the Talmud arbitrarily chose these amounts of letters just to make some kind of comparison between the blessings and curses of G-d, and those of Moshe Rabbeinu. And, other than the fact these letters can be found within these words, they seem to have very little to do with the number of blessings and curses!

The Maharal has a more straightforward approach (Chidushei Aggados). The Maharal actually shows how there are in fact twenty-two blessings in all the verses of the section dealing with the blessings, and then does the same for the curses, grouping many together and calling them a single curse to come to a total of eight all together. The only problem is that the Maharal's explanation does not seem to fit the words of the Talmud, because the allusion to the eight curses is supposed to be in a single verse.

The Maharshah seems to say that the Talmud is using this as a device to teach a specific point. One can obviously assemble far more words and blessings from all twenty-two letters of the aleph-bais than one can assemble curses from the eight letters of the aleph-bais found between the letter vav and the letter mem. Thus, even though there are very few blessings found in this week's parshah, they are all-inclusive, general blessings that incorporate so much more than meets the eye--everything from aleph to tav--and too numerous to recount in writing, as if to say, "these, and so many more."

However, all the curses that are found in this week's parshah are all the curses that will be befall the Jewish people, and not one more. When it came to the curses, G-d limited Himself, so-to-speak, out of love for the Jewish people and to guarantee our survival. They specified here, to indicate the full extent of the curses, as if to say "these, and no more."

But then again, when you're G-d, you can afford to make that calculation, for you know past, present, and future, and precisely what it takes to keep the Jewish people on track. Moshe Rabbeinu, a human being, and one who needed to impress upon the Jewish people the danger of straying, went light on the blessings and heavy on the curses.

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## Melave Malkah:

*... They will admit their mistakes and those of their ancestors, evil performed against Me, and that they walked contrary to Me, [and that it was for this reason] that I worked against them and brought them into the land of their enemies; if then they humble their hearts, if then they accept the punishment for their wrongdoings, then I will remember My covenant with Ya'akov, My covenant with Yitzchak, and My covenant with Avraham. (Vayikra 26:40-42)*

They will? Who is the "they" of this verse? There are over twelve million Jews today (b'li ayin hara), and many of them--the vast majority--seem a hard sale with respect to Torah, mitzvos, and Divine Providence. How will so many admit to so much so soon?

First of all, we are reminded of the Midrash that says that, in Egypt, at the time of that redemption, four-fifths of the Jewish population died in the plague of darkness--some twelve million Jews all together according to most accounts. According to tradition, they died because they didn't accept the fact that the redemption was at hand, and that Moshe was, in fact, their redeemer. So, maybe the "they" doesn't include everyone--a frightening, and hopefully mistaken thought.

A better answer might come from understanding the verse differently. Though, it appears from the verse that G-d will not become involved in the redemption of the Jewish people until after they have repented completely, the truth is, that is only in an obvious way. It does not mean that G-d will not

already be working "behind the scenes" to bring about national repentance.

How? The verse itself says that, as time goes on, the Jewish people will come to realize that all their problems are not the result of bad luck, but rather, as a result of direct Divine Providence. As Rashi says elsewhere, *hester panim* (hiding of G-d's "face") and exile are really the results of a Divine Providence that "hides" the connection between cause and effect, giving the impression of randomness in daily life and history as a whole.

Therefore, to be able to relate to Divine Providence, and see beyond the illusion of randomness, cause and effect must become reconnected in our minds. We will have to be able to see that the trouble and suffering of the Jewish nation is directly related to our decisions and attitudes toward Torah-Judaism. We will have to see, understand, and accept, that all that occurs in our lives is really part of an ongoing dialogue with G-d, who, like a loving parent, works to bring us back on track.

The L-rd may work in mysterious ways, but that is only when He wishes to remain hidden in history. The "mystery" of G-d's ways are the result of the need to hide His Providence. However, when G-d wishes to make Himself known, because the time for the redemption has come, then He creates situations that are too "coincidental" to be coincidence, scenarios that scream out, "Attention everyone! This is G-d speaking: It would be wise to do teshuvah, NOW!"

There is a quote I read years ago, and which I often use in a different context, but it suits this idea as well. It goes as follows:

"In short, the works of modern science, taken one by one, seem enough to dampen a person's hope for higher meaning. If religion's stock-in-trade is the inexplicable, the coming years don't look like boon times. This is half of the giant paradox, and it's one reason why the average scientist today is probably less religious than the average scientist of 50 or 100 years ago. The other half of the paradox comes from stepping back and looking at the big picture: an overarching pattern that encompasses the many feats of 20th century science and transcends them; a pattern suggesting, to some scientists, at least, that there is more to the universe than meets the eye, something authentically divine about how it all fits together." (What Does Science Teach Us About G-d?; TIME Magazine, December 28, 1992)

The same is true of the events of history. Taken one-by-one, modern-day occurrences may give little reason for concern, in terms of altering one's lifestyle in favor of Torah, or stricter observance. However, if one steps back and looks at the "big picture," that is, all the events together in one historical context, a "pattern" emerges. Pattern implies design; design implies designer, and both imply Divine Providence and intervention, and an advance warning to do teshuvah.

However, if history moves towards its final fulfillment, and people refuse to reach out for the "big picture," then the "big picture" will come to them. That is, the amount of the "events," and the nature of them, will leave very little room to turn anywhere except back to G-d. In the words of the psalmists, G-d will "circumcize" our hearts.

For, we are G-d's people, descendants of Avraham Avinu, whom G-d promised to keep alive, and to whom He wishes to give the land of Israel, and everlasting peace. This, as the commentators explain, is not the result of any merit we may or may not have. (According to the Vilna Gaon and others, the Final Redemption will not be because we merit the great miracles it will take to bring it about.)

Rather, the Final Redemption will come because of a covenant made with the Forefathers--Bris Avos--and we will be the recipients of that covenant. First that may mean going through some rough times to "catch our attention," as we have seen and have experienced over the last three thousand years. And, as we seem to be experiencing today as well (5759/5760 promises to be a very "exciting" year ...).

However, like the curses of this week's parshah, which are but twenty-eight verses that come and go each year, so too are the times of historic trouble limited and temporary. But the "Banquet Hall" on the other side of this "corridor" are unlimited and eternal, like the covenants of Avraham, Yitzchak, and Ya'akov.

Chazak!

Have a great Shabbos,

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