

## Life on Easy Street

*DISCLAIMER: The following may seem at first to be of interest (pun intended) only for accountants, economists, and other sundry number-crunchers, but it is really relevant and understandable, and contains touches of humor, which should interest us all.*

In the first Parsha of this week's doubleheader, we have the prohibition of charging interest when lending money to a fellow Jew: "If your brother, being in straits ... do not exact from him ... interest." (Behar 25:35-35) The Torah prohibits taking interest from "your brother," from which it can be inferred that it is permissible to charge interest when lending to a non-Jew, and that it is permissible to pay interest when borrowing from a non-Jew.

This prohibition is repeated in Parshas Ki Seitzei (Devarim 23:20-21): "You shall not charge interest from your brother ... but you may/shall charge interest from strangers."

In Shulchan Aruch it states (Yoreh De'ah 159) that it is permissible to charge interest from a non-Jew, but then goes on to say that the Chachamim prohibited the practice. The Rambam, however, rules that it is a positive Commandment to charge interest when lending to a non-Jew. (Similarly, the Alter Rebbe in the Laws of Interest uses wording almost identical to the Rambam.) Presumably the Rambam and Shulchan Aruch disagree as to the proper rendition of the verse in Devarim. Is that "may charge interest from strangers," or is it "shall charge interest?"

It should be noted, that there are opinions that not only is it a Mitzvah to charge interest when lending; there is actually a Mitzvah to seek out opportunities to lend out one's money on interest to a non-Jew (although it is a greater Mitzvah to lend to a Jew interest-free).

What is the logic to say that there is positive value to charging interest of a non-Jew? Why would the Torah require it?

Let us first consider the logic of permitting or prohibiting interest:

The benefit of money is not only as a medium of exchange, which makes it possible to buy the necessities and luxuries of life. In addition to representing "buying power,"



money also represents “earning power.” The money one has can enable the person to acquire more money by investing it and earning returns.

It is possible that the second benefit of money is greater than the first. Consider the following Halacha: One of the tithes commanded by the Torah is Maasar Oni (“Tithe for the Poor”). There are also other gifts to the poor that one is obligated to share with the less fortunate, such as Leket, Shichcha, and Pei’ah. What is the poverty line, below which one is eligible to receive these gifts for the poor? If a person has less than 200 zuz, he is considered poor and is eligible to be a recipient. However, even if he has only 50 zuz, but they are available for investment, he is not considered poor and may not take of these gifts meant for the poor. This seems to be saying that a zuz that is invested is four times as valuable as money which the person cannot invest. In other words, the “earning power” is 4 times the “buying power.”

When a person lends money on interest, he asking that the borrower should repay not only the principal, i.e. to restore the lender’s “buying power” to what it was prior to the loan. He is expecting the borrower to also make him whole for the proceeds of the “earning power” which were not realized for the duration of the loan. This seems quite reasonable, especially as the borrower expects to earn in excess of the amount he is borrowing, so that even after paying off the interest he still has earned a profit for himself as well.

The Torah however prohibits the lender from taking interest from a fellow Jew, because he is your “brother.” When a brother is struggling financially it is our obligation to help him out by giving him use of our money for free. This is similar to the way that if we see his beast of burden collapsing under its load, we are obligated to stop what we are doing and help him unload it without charging for our time and effort. Just as we give of our time and effort we are also supposed to give the “earning power” of our money.

This obligation to give freely of our time, effort and “earning power” applies when we are dealing with our “brother.” We are not obligated to give freely of ourselves to any and all comers upon the face of the earth. Most people would find such an unlimited obligation simply impossible to meet.

This explains why it is permitted to charge a non-Jew interest. But what is the reasoning for there to be a Mitzvah to charge interest?



To explain this the Rebbe brings a teaching of the Baal Shem Tov (Kesser Shem Tov, #218) (paraphrasing very loosely):

Whenever a Jew uses something, he is making use of the Divine Spark within it. These Divine Sparks within the object have a connection with that person's soul. When the person uses it, he elevates those Sparks when he uses the energy or other benefit he has received from that object to serve Hashem. This explains why a person may lose something and someone else will find it and use it. The first person has already extracted those Sparks which are related to his soul, so he no longer has a need for it (and it no longer has a need for him), and then Hashem moves the object along to another person who also has Sparks of his own embedded in that object. (This also sometimes explains why a person may not be able to eat certain things like spinach and broccoli. He can't bring himself to eat because he has no Sparks there; his Sparks are in other things like chocolate.)

Based upon this, one can understand that just as the money a person owns contains Divine Sparks which *his* soul must utilize in serving Hashem, so, too, money which is potentially his, due to the "earning power" of his money, also contains Sparks which he needs to retrieve and elevate. And therefore, there is a Mitzvah to lend the money at interest to the non-Jew in order to actualize that potential "earning" thus retrieving the Sparks which await elevation by the lender.<sup>1</sup>

Expanding this idea beyond interest bearing loans to other areas of life: Every situation in which we find ourselves, every place we come to, is because there is some Spark that is waiting for this particular person to come and elevate it, by making a Bracha there or do some other Mitzvah in that setting.

Rabbi Shmuel Dovid Raichik and Reb Mendel Futerfas were two legendary elderly Chasidim who would travel around together for about a month each year, raising money for a Yeshivah in Israel. I am sure most of know of whom I speak.

One of the people they would visit each year lived in southern California right near the border with Mexico. This fellow would receive the two Rabbis very warmly each year

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<sup>1</sup> The Rebbe does not say this explicitly, but my understanding is that in the case of lending to another Jew, there is a prohibition of charging interest because it is not right for the lender to actualize his connection to "potential" Sparks at the expense of the borrower who by paying interest is yielding money and Sparks which he already has in his possession which are connected to his soul. In the case of a non-Jew, the Mitzvah of taking interest serves to get the Sparks to the soul who needs to elevate it.



and would contribute generously, but his wife was somewhat eccentric and she would be very cold, almost rude to the Rabbis when they came. After the man died, Reb Mendel said there was no point in going anymore, but Rabbi Raichik said that it is not our role to write off anyone and they must go see the widow. They got someone to drive them and off they went.

Of the three, only Rabbi Raichik knew where they were going and he directed the driver. As they neared and passed the last exits before the border, the driver was sure they were lost, but Rabbi Raichik insisted they were on the right way. Just before they hit the border, Rabbi Raichik pointed out a small dirt road and said that they must take that road. He then directed the driver through the bush until they arrived at a house.

He went up and knocked on the door and a maid responded from behind the door saying there is no one home. Rabbi Raichik replied that he knows the woman is home so open up. Meanwhile, they can hear in the background a woman screaming "Don't let them in!" Finally, the maid opened the door a crack to tell them to go away and Rabbi Raichik stuck in his foot into the doorway. Reb Mendel said maybe it is time to leave, but Rabbi Raichik insisted to the maid that he needs to use the bathroom and she should let him in. he finally got in, used the washroom, washed his hands, said Asher Tetzar and left.

As they were driving away, Reb Mendel asked Rabbi Raichik why he insisted on all this, to which he replied, "Nu at least to make a Bracha in the house."

It is said that the purpose of Golus is to spread Jews throughout the world to retrieve all the Divine Sparks embedded throughout the world. Had we merited, there would be no Golus and all the Sparks would be brought to us, as it was in the times of Shlomoh Hamelech when all the nations brought tribute to him. But, we didn't remain worthy of that and we have to do it the hard way.

The fact that we are expected to remain at home more and be out and about less, seems to be a sign that the Sparks that need our attention are in our homes, or being brought to our homes, similarly to the way it was in the times of Shlomoh Hamelech, when the mission was made easy for us .

Let us use this time in our homes by serving Hashem through davening and learning and doing other Mitzvos there, and thus finish the whole mission of Golus by elevating those last Sparks, making the world ready for Moshiach NOW!

