



Greater Washington Community Kollel SHABBOS DELIGHTS

TORAH MINUTE

IN MEMORY OF RABBI KALMAN WINTER ZT" L

Family Interest

**Presented by Rabbi Hillel Shaps, Kollel Scholar and Director of
Special Projects**

If your brother becomes impoverished and his means falter in your proximity, you shall strengthen him... Do not take from him interest... let your brother live along with you. (25:35-36)

In Parshas Behar, the Torah forbids us to charge another Jew interest. It is not only prohibited for a lender to assess interest, but a borrower is also forbidden to voluntarily pay it. The commentaries have grappled with the rationale for this prohibition. Is there something wrong with charging interest when both parties agree? If one is permitted to charge a rental fee for the use of that person's car for a week, why can't one charge a "rental fee" if someone wants to have use of that person's money for that same amount of time?

Rav Shimon Schwab offers the following explanation: Indeed, in the world of business, interest has its place. A functional economy relies on loans, which are only likely to occur if interest may be charged. In the realm of family, however, interest does not belong. Imagine if your brother or sister needed a loan and, despite having the money readily available, you would only offer the loan with interest! Such an action would be distasteful and inappropriate. The Jewish people, explains Rav Schwab, are all one family. The Torah stresses this by describing the impoverished person as "your brother" and instructing us to let our "brother" live along with us. As long as we view our fellow Jews as family, loans will be granted willingly without the need or desire to charge interest.

Our Parsha describes a number of scenarios in which a Jew may become impoverished and need assistance to resolve his situation; in each case, the Torah describes him as "your brother." If we can successfully adopt this perspective and always view our fellow Jews as our brothers and sisters, then – like any close-knit family – we will be there for each other in times of need and be prepared to offer assistance without desire for compensation.

Wishing you a Good Shabbos!

TABLE TALK

POINT TO PONDER

Threshing will overtake vintage for you, and the vintage will last until the sowing; you will eat your bread to satiety and you will dwell securely in your land. (26, 5)

He will eat a bit and it will become blessed in his innards. (Rashi)

It is understandable that a blessing is necessary if there is a lack of food. However, since the Torah promises that there will be plenty of food, why is the brocha of eating a bit and being full needed?

PARSHA RIDDLE

Why are the laws of lending with interest in Yoreh Deah and not in Choshen Mishpat, which discusses monetary laws?

Please see next week's issue for the answer.

Last week's riddle:

**Eighteen to get married (Pirkei Avos 5, 21)
Where is there a hint to this in this week's parsha?**

Answer: "He shall marry a woman" (21, 13) – the numerical value of He (V'hu) is eighteen.

HATORAH V'HAMITZVAH

HALACHA INSIGHTS FROM THE PARSHA

In parashas Behar (25:36-37), the Torah forbids usury. The prohibitions against usury, as well as reprobation of the usurer and approbation of he who avoids usury, are reiterated throughout the Torah (Shemos 22:24; Devarim 23:20-21; Yechezkel 18:13,17; Tehillim 15:5). The Torah never explains, however, why usury is prohibited. A number of rationales have been proposed, although none appear entirely satisfactory:

- Shaarei Yosher (end of Shaar 5) explains that usury is actually a form of theft. Despite the fact that the borrower willingly accepts the interest obligation, his consent is considered to have been given erroneously, since we presume that he does not fully realize the harm that he is thereby inflicting upon himself. This would not seem to apply, however, to loans with reasonable interest rates that are clearly beneficial to the borrowers, such as prime mortgage loans taken out by homebuyers.
- Radak (Tehillim ibid.) declares that an agreement to pay interest is tantamount to a contract entered into under economic duress, since the borrower needs the loan. It is difficult to understand, however, why such an agreement is different from any other contract. E.g., a tenant only agrees to pay rent since he needs a place to live!
- Some suggest that since there is a mitzvah to lend money to one's fellow Jew, the charging of interest is forbidden under the general prohibition against charging for the performance of a mitzvah (see Shut. Avnei Nezer YD 159:3). This rationale would not seem to apply, however, with regard to money that the lender would otherwise be investing for profit, since the prohibition against charging for the performance of a mitzvah contains an exception for the recouping of opportunity costs entailed by such performance (cf. Bris Yehudah Ch. 1 n. 10).
- Some suggest that since interest is too reliable a source of income, it eliminates the need for bitachon (reliance) upon Hashem (Kli Yakar Vayikra ibid.; Introduction to Klala De'Ribisa). The idea that taking advantage of the best available opportunities to better one's lot can be inconsistent with bitachon is, however, a controversial one (see Commentary of Rambam to the Mishnah, Pesachim 56.; Akeidas Yitzchak #26 p. 221).

PRESENTED BY

RABBI YITZHAK GROSSMAN, ROSH CHABURAH

KIDS KORNER

WHO AM I?

#1 WHO AM I?

1. I make you count.
2. I am not sefiras haomer.
3. I make you blow.
4. I am not a Jew named Billy.

#2 WHO AM I?

1. Finish me this Shabbos.
2. I'm the third.
3. The Torah for Kohanim.
4. I am full of korbanos.

Last Week's Answers:

#1 Shalosh Regalim (Of me there are three, I am referenced by Bilaam's donkey, I make you walk, I am a good day.)

#2 Tumah (Impurity) (I am prohibited for the kohen, I force you away from holiness, I am transmitted, I could be a child, father, or grandfather.)



Congratulations to Yoseph and Avraham Graham and others for answering last week's questions correctly!

Visit gwckollel.org to submit your answers.

**Answer as many as you can.
Each correct answer will entitle you to another raffle ticket and increase your chances of winning!**

**THE NEXT
RAFFLE WILL BE
May 15th.**

KOLLEL BULLETIN BOARD

Community Learning at Shomrai (CLAS) Monday-Thursday 8:15-9:15pm (Men's Classes)

Mon: Rabbi Shaps – **ON THE SAME PAGE:** Study an Amud (Page) a week of Gemara with others across the community.

Tues: Rabbi Winter – **TORAH TOPICS:** An in-depth analysis of halachic and hashkafic themes drawn from the weekly Parsha.

Wed: Rabbi Grossman – **READING RESPONSA:** Approaching Torah and Jewish heritage through the responsa literature.

Thurs: Rabbi Scher – **INSPIRED AVODAH:** Developing Spiritual Pathways through the Parsha and Sefer Alei Shur,

or Rabbi Sussman – **YESODEI HATORAH:** Broaden and enhance the Talmud skills necessary for independent study.

Mon-Thurs: **SHIVTI:** Halachic topics in-depth with Rabbi Zakem and Rabbi Grossman.