

When you lend money to My people, to the pauper who's with you, don't act like a creditor to him—don't charge him interest. (22:24)

FROM THE
OHR HACHAYIM
HAKADDOSH

Do the Right[eous] Thing

If someone gives [money] to charity on the condition that his [ailing] son should live, behold—he is viewed as a complete tzad-dik! (Talmud, P'sachim 8)

WHY IS HE COMPLETELY RIGHTEOUS? WE certainly don't wish to take away from the fact that he contributed. However, it was most definitely not done with the purest of intentions!

The Chofetz Chaim writes (*Sefer Ahavas Chessed*, Vol. II, 23:2) that if someone hopes to gain some type of

heavenly reward, that does not take away from the fact that he did a mitzvah. This implies that one has to at least intend to do the mitzvah for its own sake and, on the side, hope for some type of merit; if the reward weren't forthcoming, he would have done the mitzvah anyway.

This idea, in and of itself, brings to mind an axiom:

...Hashem wished to rain merit upon Israel, hence He made them lots of Torah and mitzvos... (Mishnah, Makkos 3:16)

It is not so hard to be viewed as completely righteous. One just needs to *want* to do the right thing, even if there may be some ulterior motives mixed in.

Chasam Sofer explains the passage in P'sachim based on a *d'rush* (an exegesis) by Rabbi Mordechai Bennet: In fact, the man has no sick son. The only reason why this gentleman is making this stipulation, as he places the coin in the pauper's outstretched hand, is to spare the pauper from humiliation! The pauper is already embarrassed to go begging; much of that humiliation stems from the fact that people are doing him favors. The gentleman is aware of this, so he downplays his donation: "Thank you for coming by! I was hoping to do the mitzvah of tzedaka today, anyway, as

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Redistributing the Wealth

SO FAR, SO GOOD. THE TORAH IS SIMPLY telling us that if a circumstance should arise where you lend money to someone—the poor, for example—you should not charge interest. Presumably, one isn't obligated to lend money, but if one were to put himself in such a circumstance, it comes along with a set of laws.

Rabbi Yishmael says: Every [appearance of the Hebrew word] *eem* in the Torah [means "if," implying that it refers to something which] is discretionary, with the exception of three instances. This is one of them. [The word *eem* here means "when," not "if."] (Rashi's commentary to 22:24, quoting Mechilta)

This, of course, begs the question: If the Torah means to say "when," then let the Torah say "when!" Why does the Torah use the word *eem*, which usually indicates that something is optional, and rely on the Mechilta to tell us that it actually means that we *must* lend?

In order to understand the syntax of this verse, we must first answer a more basic question—why does Hashem bless some people with an abundance of wealth? We can theorize why some

— CONTINUES ON NEXT PAGE —>

FROM THE KOTZKER REBBE

Buried in the Words

...When a person dies, neither silver, gold, gems, nor pearls will accompany him—only his Torah and good deeds... (Avos, 6:9)

THE VERSE AT THE TOP OF THIS PAGE AL-ludes to this idea. Hashem says, "Don't think that any of your wealth will be useful to you after your death. Only if you lend money to My people, to the poor among you, will that money be worth something! 🕊"

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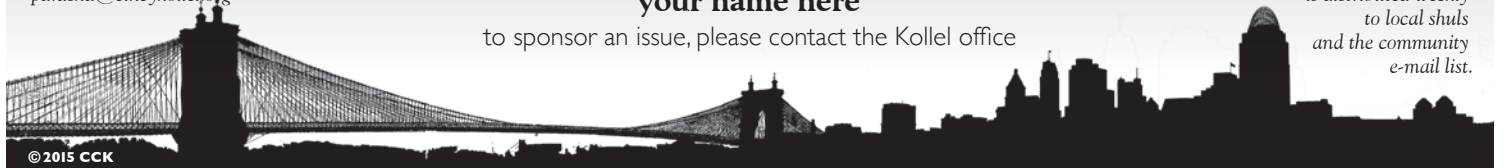
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Redistributing the Wealth CONT'D

people are poor; for whatever reason, Hashem has decided that their lot in life must be harder than most, and through that, they can rectify whatever sins they may have transgressed, or, barring that, use this opportunity to come closer to Hashem. But whatever could be the purpose of foisting more wealth on a person than someone could ever possibly need? Even Yaakov, the “Pinnacle of the Forefathers,” asked (B’reishis 28:20) merely for “bread to eat and clothes to wear.” Do we dare to assume that any wealthy individual is more worthy than Yaakov, to the point that Hashem has decided to shower abundant wealth upon him?!

This is obviously not the case. Hashem sends the world sufficient abundance for everyone to have what they need and to be sated. When Hashem decides that, for whatever reason, one person needs to be poor, He does not

simply take that person’s portion out of this world. He redistributes it to someone else. The purpose of this system is twofold. First, it accomplishes what is necessary for the pauper. Second, it gives the wealthy man an opportunity to return the pauper’s rightful portion to the pauper! Once a wealthy man recognizes that all of his wealth, beyond his needs, is not really his, but that rather he is merely being entrusted with someone else’s portion, it will be a lot easier for him to give charity away (back, really), and he will make sure to do it graciously.

And so the Torah says: If you find yourself having extra money—more than you need for your own requirements—and you are able to lend (or give—see *Sefer Ahavas Chesed* which proves that the Torah is also referring to tzedaka) money to My people, you should know that this extra money is not

really yours anyway; rather, the portion of the poor is really mixed in with yours. Now that you recognize this, do not be as a creditor, as someone who lords over those that ask him for money, for you are, in reality, what belongs to him in the first place! 🚺

The Right[eous] Thing CONT'D

a merit for my sick son.” After this self-effacing statement, the pauper feels like a million bucks: “Look! Here I thought he was helping me out, but, in fact, I am helping him!”

Indeed, such a man is a complete tzaddik!

And the Torah alludes to this, as well. “When you lend money to My people,” you will be a complete tzaddik, for you make the recipient feel as if he “is with you” in doing the good deed! 🚺