

It's Right But Is It Nice?

פרשת בהר

Credit card companies and banks profit by lending money on interest. Lending with interest is perfectly legal and legitimate in American society. However, the Torah tells us in this week's Parsha, that when your brother is poverty stricken, you are not allowed to lend him money with interest. Based on our current value system it is difficult to understand the Torah's prohibition of lending with interest. The lender seems to be doing nothing wrong, as he is risking a potential loss in the event that the borrower is unable to repay his loan. In addition, the money that was lent could have yielded a profit through investments. This prohibition is even more puzzling when one considers the fact that the borrower is completely amicable to this arrangement. It would seem only fair that the lender should be allowed to receive payment for his loan.

We can clarify the prohibition of lending with interest based on a Seforno in this week's Parsha. The Seforno comments (25:36) on the prohibition of not taking interest, "Because this is the nice

"Doing what's nice is integral to our growth in Avodas Hashem."

way to lift him up, through lending him without interest." The Seforno implies that lending with interest is not just an issue of right and wrong, but is rather an issue of *menschlichkeit*. When a Jew is suffering and down on his lot, it is not nice to charge him and profit off of him. True he is thrilled to receive this loan and will be uplifted, however the Torah views this as a lack in *Middos*, and warns against it.

Based on this Seforno one might rationalize, and violate the prohibition of lending with interest saying, "It is only a lack in *middos*." This thinking process is predicated on a value system that considers *middos* as insignificant. However, through the prohibition of charging interest, our paradigm of *Middos* and *menschlichkeit* can be seen for their true value. The Sefer HaChinuch (343) explains that the reason the Torah uses the language of *נשך* and *מרבית* in the prohibition of interest, is to place an extra *לאו* on one who lends with interest. He says, "The Torah repeats warnings on things Hashem wants to keep us very far away from." In addition, the Torah prohibits us in Parshas Mishpatim, from having any part in a loan with interest. As the Sefer HaChinuch (68) writes, "One may not be a cosigner, a witness, or a scribe" to this type of loan. We see from here that the Torah is so concerned that we act nice, that Hashem warned us twice to refrain from such a loan and forbade any involvement in it. Additionally, the Torah emphasizes (25:36) that "You should fear G-d" in discussing interest. Clearly acting nice and refined is of the greatest importance.

We can learn from here an important lesson. Often we view *והלכת בדרכיו*, and *דרך ארץ קדמה לתורה* as extras. We tend to want to do what's right and forget to do what's nice. From here we see that doing what's nice is integral to our growth in Avodas Hashem.

BASED ON THE WEEKLY SHMUSS GIVEN BY HARAV SHAYA COHEN, ROSH HAYESHIVA ZICHRON ARYEH

לעילוי נשמת גיטל בת הרב אליעזר מנוח
לעילוי נשמת הרב יוסף חיים בן מאיר
לעילוי נשמת רפאל חיים דוב בן ריסא שושנה
לרפואה שלמה יהושע דוד בן אלטא יענטא