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## RABBI WEIN'S WEEKLY BLOG

One of the many diverse and detailed subjects covered in this week's Torah reading is that of the laws regarding lending money to a fellow Jew. And though the language of the verse is couched in a conditional manner - "if" or "when" you will lend money - the rabbis of the Talmud interpreted this as an imperative – a positive commandment requiring one to be open to lend money to those who are in need of temporary aid.

There are many laws, details and technicalities attached to this commandment and this short article is not the place to address them. But the overriding principle is clear. Lending money to others and helping them to extricate themselves from otherwise burdensome circumstances is a positive commandment of the Torah.

Though we all know and sense that lending money to someone goes against our emotional and rational sense of being. It is much easier for a person to donate money to another human being or to a cause than to lend that money. We are immediately beset by the problem that perhaps the person will never wish

to or be able to repay that debt. If I gave him the money and that is that and I have erased the matter from my mind and consciousness. However when I lend money, that alone is omnipresent with me. The borrower will avert my gaze when I meet him on the street and the lender will feel just as uncomfortable as does the borrower. Lending money to an individual always causes an awkward interpersonal relationship.

Perhaps this may be the very reason why the Torah ordains a commandment to lend money to another individual. The Torah wishes to break down our selfish instincts and self-interest. Whether we wish to or not, we become invested in the life and activities of the one who borrowed the money. We have reason to pray for his success because only then will he somehow be able to discharge his obligation.

That is why the Torah states that the poor man, the borrower, is "with you". The relationship of borrower and lender is not merely a financial arrangement but it is a deeply personal one that has many ramifications. As King Solomon pointed out, a borrower feels one's self in bondage to the lender.

This is a psychological truism that also has practical halachic consequences. But it is incumbent upon the lender to mitigate such feelings

to the extent possible. The lender cannot pursue repayment of his loan in a manner that is too intense. And this is especially true if the lender is aware that the borrower really does not have any extra funds with which to currently repay the loan.

Yet, the Torah does provide strong legal action on the part of the lender to recover his loan. He justifies this on the basis that if it becomes too difficult to collect on a loan then people will stop lending money and that will make for a very selfish and ultimately disastrous society. 🍷