

הנהגות THE PATH TO FOLLOW

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LENDING MONEY WITH INTEREST DELAYS THE FINAL REDEMPTION

(by Rabbi David Hanania Pinto שליט"א)

It is written, "Do not take from him interest and increase ... I am the L-RD your G-d Who took you out of the land of Egypt" (Leviticus 25:36,38). From this passage, we see that there is a connection between charging interest and the exodus from Egypt. Rashi gives an explanation on the verse in question, and we may also consult the book *Mitzvat Habitachon* (p.130).

We shall attempt to give our own explanation as to the relationship between these two concepts. When the Children of Israel were in Egypt, they never stopped believing that in spite of their harsh enslavement, the Holy One, blessed be He, would save them. They held this belief because they received an assurance from Jacob and Joseph that they would be saved by means of the expression "G-d will surely remember you" [Genesis 50:24] (*Shemot Rabba* 5:13), and that they would leave the crucible in which they had stayed for 210 years (*Bereshith Rabba* 91b). This in fact is what happened: When Moses came to announce the news of their liberation with the words "I have surely remembered you" (Exodus 3:16), the Children of Israel believed him and "bowed their heads and prostrated themselves" (*ibid.* 12:27). They prostrated themselves to give thanks for the announcement of their deliverance, their entry into Eretz Israel, and the foretelling of their having children (*Mechilta Shemot* 12:27). It was therefore by the merit of their faith that the Children of Israel were freed from slavery and left Egypt.

In addition, while in Egypt the Children of Israel had already taken upon themselves some mitzvot to reinforce their faith and facilitate their deliverance, mitzvot such as Passover, Shabbat, and Tefillin. They also accepted to circumcise themselves (*Pesikta Zutah* 6:6) with joy and love for G-d. [Note: Since the Midrash actually says that they were not circumcised (*Pesikta Zutah Bo* 12:6), this issue remains open]. The Sages have said that the blood of the Passover sacrifice and that of their circumcision

became mixed, as it is written: "Then I passed you and saw you wallowing in your blood, and I said to you, 'In your blood you shall live'; I said to you, 'In your blood you shall live'" (Ezekiel 16:6). G-d said it twice, signifying the Passover sacrifice and circumcision (*Perkei D'Rabbi Eliezer* 29). Why were they circumcised? It is because concerning the Passover sacrifice, "No uncircumcised male may eat of it" (Exodus 12:48). Hence they would not have been able to eat of it if they had remained uncircumcised. Besides that, it is obvious that they must have circumcised themselves to have been able to escape the 49 gates of impurity (*Zohar Chadash Yitro* 39a) and reach the 49 gates of holiness and be delivered from Egypt.

Above all, the Children of Israel believed in G-d, as it is written: "They had faith in the L-RD and in Moses His servant" (Exodus 14:31). It was only through the merit of their faith that the Shechinah rested upon them as they sung praises when crossing the Sea of Reeds (*Shemot Rabba* 23:2). In addition, they were united together in harmony, according to the principle by which "all the Children of Israel are responsible for one another" (*Sanhedrin* 27b). This principle enabled them to leave Egypt, for they could only have been saved when they truly supported one another. (*Tanhuma Nitzavim* 1). Moreover, it was the Holy One, blessed be He, Who Himself delivered them, without using the intermediary of an angel or a seraph, for these could have accused the Children of Israel, whereas with Hashem's personal involvement, no one could have accused them. Hence the Children of Israel had only merits.

All this allows us to understand the connection between charging interest on loans and the exodus from Egypt. In fact, when a Jew lends another money with interest, he acts contrary to having faith in G-d by showing that he feels forced to take interest because Hashem is not powerful enough to make him profit from His generos-

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ity. He also harms the unity of the Jewish people, for shared responsibility for one another implies helping the other, whereas by taking excessive money (the interest) when lending, a person aggravates his situation. This goes without mentioning the fact that by charging interest, he harms the sanctity of circumcision, for the word ribit (“interest”) is composed of the same letters as the word brit (“circumcision”). Now the merit of circumcision was one of the reasons for which the Children of Israel were delivered from Egypt. Therefore the one who lends money with interest harms the Jewish faith, the unity of the Jewish people, and the concept of circumcision, and by consequence the exodus from Egypt. That is the connection between the prohibition against charging interest and the exodus from Egypt.

We may also say that when the Children of Israel left Egypt, G-d revealed to them that they would receive the Torah on Mount Sinai (Shemot Rabba 3:4), as it is written: “When you take the people out of Egypt, you will serve G-d on this mountain” (Exodus 3:12). They would receive the 613 mitzvot, and as a result the person who lends his money with interest renounces G-d and the exodus from Egypt (Bava Metzia 75b), for he renounces the Torah. In addition, the numerical value of ribit (counting the word itself) is 613, which clearly indicates the connection between the exodus from Egypt and lending money with interest, the latter which delays the Final Redemption.

We recite Psalm 145 (“A psalm of praise by David: I will exalt You, my G-d the King, and I will bless Your Name forever and ever...”) three times each day in the daily prayers (Berachot 4b). By way of allusion, one of the reasons that we recite this Psalm is because the word tehillah (“psalm”) has the same numerical value as the word tam (innocent, wholehearted), as it is written: “You shall be wholehearted with the L-RD your G-d” (Deuteronomy 18:13). How can we conduct ourselves with G-d honestly and with integrity? By placing all our confidence in Him without trying to complicate matters or be insincere. Three times a day corresponds to a person’s three daily meals, and if such a person lends his money with interest, it is because he is not wholehearted with G-d nor does he trust Him. Far from behaving in this manner, a person should demonstrate absolute confidence in Him, and in so doing he will bring the Final Redemption closer, speedily in our days. Amen.

THE STORY OF THE WEEK

THE POWER OF A GOOD DEED

From the story that follows, I learned just how great an influence a good deed has, even the simplest one, when done by an upright man with the intention of performing a mitzvah.

We know that in his final years the Chofetz Chaim decided to journey to Eretz Israel, with his plan being to settle in Petah Tikvah. In view of this great event, the small town built a beautiful home for the greatest Rav of the generation, and public restroom facilities were also built nearby for those who wanted to come and meet the great Tzaddik. For various reasons, the Chofetz Chaim was prevented from fulfilling his dream of coming to Eretz Israel, but be that as it may, everything was still built.

Then one year on the eve of Yom Kippur, the Gaon and Tzaddik Rabbi Eliyahu Dushnitzer Zatzal began to bustle about in the public restrooms, cutting and preparing toilet paper for Yom Kippur. A non-observant boy passed by at the time, and he looked with great curiosity at Rabbi Eliyahu’s activities. He finally approached and asked him what he was doing.

Rabbi Eliyahu explained to him, patiently and gently, that since tomorrow was Yom Kippur and many people were expected to come to pray, he had to make preparations for the good of the public.

The boy was so astonished by this noble deed that he told him that every piece of paper the Rav had cut had made a deep impression in his heart. By the influence of that deed, the boy came to the Yom Kippur prayer service and completely returned to G-d. He would often burst into tears when recounting that every piece of paper that the Tzaddik tore had also torn his heart.

IN MEMORY OF THE TSADIKIM

RABBI SHIMON SOFER – THE AUTHOR OF MIGHTAV SOFER

There are some Jewish families that have become a dwelling place for the Torah, families amongst whom the Torah continually abides. One such case is the Sofer family, a dynasty of scholars that goes back to Rabbeinu Moshe Sofer (author of Chatam Sofer), and which continues to our day. Rabbi Shimon Sofer was one of these marvelous links.

Born to Rabbi Moshe Sofer on Tevet 13, 5581 (1820), Rabbi Shimon Sofer inherited his father's fiery zeal in the fight against the Reformists and various other assimilationists. Rabbi Shimon was in fact a fighter during his entire life. When he saw that danger threatened Torah Judaism and the traditions of Galicia because of German Reformers, he became the leader of the Machzikei Hadat ("Defenders of the Faith") society and raised the standard of the motto, "For indeed those who hate You, O L-RD, I hate them, and I quarrel with those who rise up against You!" (Psalms 139:21).

However from his noble grandfather, Rabbi Akiva Eiger, he inherited humility, the depth of his modesty being equal to the magnitude of his intelligence. When the famous community of Nickelsburg offered him the position as its Rav, he refused by saying: "My heart trembles, for I have thoroughly examined myself and not found anything to give my soul the audacity to ascend to such a high position and take the place of the greatest Torah scholars in such a large, lovely, and pleasant community as the holy city of Nickelsburg" (see Iggerot Sofrim).

He studied Torah with his father until he reached a very advanced level. All the greatest scholars of his generation, among them being famous Rebbes, respected him enormously and requested his opinion on various community issues. He was the Rav of Mattersdorf for 17 years, and in 5621 (1861) he became the Rav of the great city of Krakow.

Traditionally, Krakow had exceptional Rabbis such as the Rema, the Bach, and the Tosaphot Yom Tom. For several years, Rabbi Shimon rejected the offers of the city's residents. People even sent him money for travel expenses, and he was given a government certificate nominating him as the Rav of Krakow, but he returned everything. However when people wrote to him saying that the town was in danger, for if he refused to become their Rav they would bring in a Reform Rabbi, he immediately said that he would take this responsibility upon himself.

Since he was impressive looking and perfectly fluent in the language of the land, he was chosen as a member of the Austrian parliament. His appearance in parliament was an honor for all Jewry.

In Krakow, Emperor Franz Josef of Austria met Rabbi Shimon. In one of his letters to his sons, he described the emperor's visit to the city as follows: "I had the merit of welcoming him yesterday, before which time we went to meet him and stood in line under a magnificent canopy with Torah scrolls contained in holy silver and gold cases. And as for our equitable monarch, when he approached us he stood up in his carriage and bowed before the sacred scrolls, his face pleasant and welcoming" (Iggerot Sofrim p.80).

Various legends abound concerning Rabbi Shimon's encounter with the emperor:

During the emperor's visit to Krakow, when the Jews arrived in synagogue to welcome him, they found that his portrait was missing. This portrait had always hung on the synagogue's wall, and so its disappearance was certainly the work of a secret, belligerent hand. When the leaders of the community became aware of this, there was no time to bring another portrait, and when the emperor arrived he looked all

around and saw that there was portrait of him there. He then asked Rabbi Shimon, the Rav of the city, why his portrait was not in Synagogue.

"Your Majesty," Rabbi Shimon replied, "we the Children of Israel have a commandment called Tefillin, objects that serve as a sign for us. We must put them on every day, attaching them on our arm and head as a sign, and paying close attention to them. However on the Sabbath day, we are not obligated to put on Tefillin, and not only are we not obligated to put them on, but we are forbidden to even touch them. This is because the Sabbath itself is a sign between Israel and its Father in Heaven. We therefore do not need other signs. The same applies here, your Majesty: When you are not with us, we need a portrait of you to help us recall your likeness, yet when we have the opportunity to benefit from the radiance of your countenance, it is forbidden to look at your portrait, which is but a pale imitation of your Majesty."

Even though he was perfectly fluent in the language of the country, Rabbi Shimon was absolutely against Rabbis using it during their public discourses. Now there was a certain Rabbi who was a great Torah scholar and G-d fearing man, yet he would habitually speak in German. When Rabbi Shimon was asked whether this man should be accepted as the Rav of a certain community, he replied as follows: "If those who object to him want neither him nor anyone like him, may blessings come down upon their heads, for in reality every Rav like him should be viewed with suspicion, and only one in a thousand like him will be perfect in their fear of Heaven" (Iggerot Sofrim p.95).

Despite his inflamed fervor, he loved harmony and detested conflict. He wrote the following in one of his letters: "As for that which concerns disunity – the separation of the Chassidim from the community – I am outside of this debate, for the unity of Israel is good and pleasant, and the unity of the people testifies to that of the Holy One, blessed be He: Hashem is our G-d; Hashem is One."

His love for Eretz Israel was powerful and profound, and throughout his entire life he yearned to travel to the Holy Land. However the magnitude of his responsibilities for the Jewish communities in the Diaspora did not permit him to realize his dream.

In one of his letters to his brother-in-law, Rabbi Zalman Schpitzer, he wrote, "I will tell you the truth, my dear brother. My wife and I greatly hope that G-d will help us to honor His Name and contemplate His presence on the holy mountain of Jerusalem, may it be rebuilt, speedily in our days."

On the morning of his death, Adar 17, 5643 (1883) he sent for his son-in-law, the Gaon Rabbi Akiva Kornitzer, and said to him, "Understand, my son, that for many years my eyes and heart have been constantly turned toward the Holy Land. However, for fear that I be accused for neglecting the tasks that I was responsible for, I never said anything. And now, the time has come to visit the Holy Land." With these words, his pure soul departed for life of the World to Come.

The newspaper HaMaggid wrote the following about Rabbi Shimon Sofer: "He was the first to address the wealthy and encourage them to establish a community to settle in Eretz Israel. This community was called Rosh Pinah, and it was the first 'Lovers of Zion' group established in Krakow."

Rabbi Shimon left behind five sons, men who were great Talmidei Chachamim, and his position as the Rav of Krakow was taken over by his son-in-law, Rabbi Akiva Kornitzer

THE MORAL OF THE STORY FROM THE MAGGID OF DUBNO

It is written, “When you make a sale to your fellow or make a purchase from the hand of your fellow, do not aggrieve one another” (Leviticus 25:14).

For what reason is both buying and selling mentioned here, since one cannot occur without the other? It would have been sufficient to mention just one aspect of the transaction (either buying or selling). In my opinion, Scripture is speaking here of commercial transactions that can easily harm one of the parties involved.

There are two types of commercial transactions that may be delicate: When the seller is obligated to sell and the buyer is free to buy or not, or in the opposite case when the buyer is obligated to buy and the seller is free to sell or not. In these two cases, it is very possible that the one who is obligated to act will be taken advantage of when the other party becomes aware of it. This problem does not arise in the case when both parties are free to do what they want, or when they are both obligated to act (if one tries to deceive the other, the latter will not allow him to do so, for he knows that they are both in the same situation). The possibility of one party being wronged only exists in these two unbalanced situations. If it is the seller who is forced to sell, it is normal to speak of a “sale”. Alternatively, if it is the buyer who is forced to buy, a “purchase” is mentioned. This is why the verse says: “When you make a sale to your fellow or make a purchase from the hand of your fellow, do not aggrieve one another.”

The following passage contains a similar instruction: “A wise son gladdens his father, but a foolish son is his mother’s sorrow” (Proverbs 10:1). It seems to indicate that these different types of sons have unequal effects on their parents. If the son is wise, the father’s joy will be greater than the mother’s, whereas if the son is a fool, his mother will be more tormented. This is quite odd.

A parable will help us to better understand this idea:

A prince had just finished building a city, and in honor of it he decided to hold a great fair in the city on a certain date. He commanded the inhabitants of the other towns under his jurisdiction to attend, and all of them, whether they lived far or near, were forced to show up at the fair or risk incurring a fine. Among the great throng of people who attended, there were some merchants from cities that were not under the prince’s jurisdiction. It is obvious that the reaction of the merchants who were obligated to attend the fair would be different from those

who came there on their own: If the fair went well, the merchants who were obligated to come would be happier than those who came on their own. And if the fair went badly, those who were obligated to come would not be too disappointed, because by showing up they at least avoided being fined! For the merchants who came on their own, however, if the fair went badly they would have regretted it far more bitterly, for they only came to make great profits.

The happiness that a wise son stirs up makes his father rejoice more than his mother because she is not the one commanded to be fruitful and multiply; that commandment rests on a man. She suffered the pains of giving birth and the difficulty of raising him in order to have a wise son. For the father, he was obligated to have a son in any case, so the fact that his son turns out to be wise is a great source of joy for him. The opposite is true concerning a foolish son: The mother is the one who suffers the most, since she regrets everything that she went through because it was in vain, whereas the father was in any case obligated by the mitzvah to have a son.

THE PATH OF THE JUST SHAME - PART I

Our Sages say, “Intelligence consists of sensitivity to shame, and shame is intelligence.”

Apart from man, no creature recognizes modesty because no other possesses wisdom. All sensible men realize the importance of intelligence and wisdom, qualities that allow a man to recognize the truth in all things, as well as the concept of his Creator’s unity and the way in which to serve Him. These virtues therefore make men resemble angels. Shame, a virtue related to wisdom, is in fact also marked by the same nobleness as it. Proof of this is that you will never meet a modest man who is foolish, nor a sensible man who doesn’t know restraint.

A man should therefore push himself to adopt this important virtue and strive to acquire it until it takes root in his soul. He should make it his most important character trait. He should consider it as fundamental, for it is through it that he will achieve most of the other virtues and will protect himself from sins and bad character traits.