

## YOU HAVE MONEY, NOW WHAT?!

### PARSHAS MISHPATIM

Parshas Mishpatim introduces the mitzvah of lending money graciously and lending without charging interest.

The *pasuk* says, "אִם כִּסֵּף תִּלְוֶה אֶת עַמִּי". "*Im* means "if". If someone lends money to a fellow Jew, then he should be gracious if the borrower can't repay the loan on time. He also should not charge interest on the loan.

There is a positive mitzvah to lend money to a fellow Jew in need. The Torah does not use the word "*Im*" in connection with any other positive mitzvah. We would expect the Torah to state emphatically that one is obligated do this mitzvah. Why does the Torah make it seem as if it is optional by the using the word "if"?

**Rashi** explains that in this case, the word "*Im*" does not mean **if**, that it is optional. Rather it means **when**. If one is in the position to do so, then one is obligated to lend money.

The **Ohr Hachaim Hakadosh** is puzzled as to why, in fact, the Torah uses the word connotating "if" since one is obligated to lend money. After all, the Torah does not say "if" by other mitzvos that you one is obligated to fulfill.

The **Ohr Hachaim** gives a fascinating explanation of the *pasuk*. Hashem gives the wealthy person an opportunity to use his wealth constructively through the performance of charitable deeds. The word "if" means, if one has more money than he needs for himself and he is wondering why Hashem gave that to him, and his needy friend does not have all that money, then he should realize that IT IS NOT HIS MONEY!! The surplus money that he has is money that by right should go to the poor man, because it really belongs to the poor man!! "*H'ani EEMACH*", the poor person that is with you. It is actually the poor person's money that happens to be deposited **WITH YOU!** Therefore, "לֹא תִהְיֶה לוֹ כְּנֹשָׁה". That does not mean, "do

*"If you lend money to My people, to the poor person who is with you, do not act toward him as a creditor; do not lay interest upon him." (Shemos 22:24)*

not act toward him as a creditor". Rather, it means, "do not lord it over him". "*נֹשֶׂה*" comes from the expression *nesius*. You have no reason to lord over him since you have money and he does not. The fact that you have money has nothing to do with your brains or your good luck. The money that you have,

actually belongs to the poor man. It is as if his money is deposited with you. (Based on Rabbi Yissocher Frand on Torah.org)

The **Alshich** says a similar idea. According to the **Shulchan Aruch** (Choshen Mishpat 246:4) if a father allocates all of his properties to one of his children, then we assume that he just assigned that child to be a trustee for all the other children. The reason is that it is highly unlikely that a father would give everything to one child and nothing to the others. Why would a person give all his money to one of his children, knowing that this would cause irreparable damage to the child's relationships with his siblings, for the rest of their lives?

**We are all Hashem's children.** When Hashem makes some of His children rich and others poor, it is unlikely that Hashem will endow one child at the expense of others. Clearly, the wealthy man is just a trustee for the poor man's money. He has a responsibility to distribute the money accordingly. The **Alshich** says that this idea is implicit in the *pasuk*, "the poor among you". That means that the share of wealth that

rightfully belongs to the poor is among you. (quoted in Talelei Oros by Rabbi Yissachar Dov Rubin)

Besides lending money, a wealthy person is also obligated to give tzedakah to a fellow Jew in need.

*There is a famous story told by Howard Schultz, who was the chairman and chief global strategist of Starbucks from 1986-2000. In the 1990's Howard Schultz, together with other wealthy Jewish businessmen, went to Israel and met with Rabbi Nosson Tzvi Finkel, zt"l, the former Rosh Yeshiva of the Mir. The Rosh Yeshiva shared with the businessmen a profound life lesson from the Holocaust. Rabbi Finkel zt"l described the horrific sleeping conditions in Auschwitz. Moreover, only one person was given a blanket for every six people. Rabbi Finkel zt"l pointed out that the person who received the blanket had to decide if he was going to pull the blanket towards himself to stay warm or if he was going to push the blanket to the five other people who did not get one, so that everyone else could be a little warm. Rabbi Finkel concluded that the blanket was, more often than not, pushed to the five others. With that, Rabbi Finkel told the businessmen, "Take your blanket. Take it back to America and push it to five other people". In other words, Rabbi Finkel was telling them that they should use their wealth to help others.*

The **Talmud** (Bava Basra 9B) lists numerous blessings to those who habitually perform acts of charity. One of

those blessings is having children. Hashem will also furnish the charitable person with money, enabling him to continue to perform his acts of charity. Rabbi Akiva said that the charity that one gives to the poor will save him from the judgment of Gehinam.

The **Chofetz Chaim** zt"l often spoke sadly about the impoverished Jews of Poland. He pointed out the foolishness of the rich who, in their miserliness, failed to properly support the poor.

With wealth comes great responsibility. **Rav Yisroel Salanter** once heard that his wife had purchased a lottery ticket. The news upset him very much since wealth was not given to a person for his own enjoyment alone but also as a trust to distribute among the poor. **Rav Yisroel Salanter** knew that this was a very big responsibility and he did not want to be burdened by it (Talelei Oros).

There was a Jewish billionaire who gave enormous sums of money to tzedakah. He gave to many Jewish causes. He established and maintained many yeshivos and shuls. Unfortunately, his business had a terrible downturn, and he lost all his wealth. Interestingly, he felt that the downturn was as a result of his not having given enough money to tzedakah. He probably donated hundreds of millions of dollars, yet he felt that based on his assets he should have given even more!

We live in times when Boruch Hashem, many in our Jewish community are very comfortable financially and many others are very wealthy. With that benefit comes a great responsibility to ensure that we are using our wealth properly. Furthermore, even if we are using it properly to help others, we always must think, "Can I do even better?"

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