

Zera Shimshon

by Rabbi Shimshon Chaim Nachmani zt"l

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Chapter XXXII: Behar (Lev. 25:1–26:2)

Essay 4. Is a reward from G-d for performing a mitzvah considered interest on a loan?

This week's parsha includes a prohibition on paying or accepting *ribbis*, interest: "If your kinsman, being in straits, comes under your authority, and you hold him as though a resident alien, let him live by your side. Do not exact from him advance or accrued interest . . ." (Lev. 25:36–37).

פְּרִיק קָמָא דְבָבָא בְתָרָא מְאִי דְקָתִיב "מְלוּנָה ה' חוֹנֵן דָּל" אָמַר ר' יוֹחָנָן אֶלְמָלָא מְקַרָא כְּתוּב אִי אֶפְשָׁר לְאֹמְרוּ כְּבִיכּוּל "עֶבֶד לְנֵה לְאִישׁ מְלוּנָה" ע"כ.

In the first chapter of tractate Bava Batra (page 10a): “What is that which is written, ‘He is making a loan to the L-rd, one who is generous to the poor; He will repay him his due’ (Prov. 19:17)?” That is, G-d has obligated Himself to repay a man who gives charity, and Scripture says that is as though the man has made a loan to G-d.¹ **Rabbi Yochanan said, “Were it not written in the verse, it would be impossible (i.e., impertinent for a man) to say this, for it’s as though one is saying that the L-rd is subservient to man, as ‘the borrower is servant to the lender’ (Prov. 22:7) until he repays him.”**

יֵשׁ לְדַקְדָּק שְׂהֵינָה לוֹ לְכַתּוּב חוֹנֵן דָּל מְלוּנָה ה' וְלָמָּה הַקְּדִים מְלוּנָה ה' שְׂאִין הַלְשׁוֹן כָּל כָּךְ מְדוּקְדָּק?

We should examine this, for [Scripture] could have said, “One who is generous to the poor makes a loan to the L-rd.” I.e., why isn't the verse written as cause-and-effect? **Why start with “He is making a loan to the L-rd,” which is not so grammatically proper?**

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¹ Rabbi Judah Loew ben Bezalel (“Maharal of Prague”) (c.1512 - 1609), in *Netivot Olam*, explains that G-d created the world and the poor person, and is obligated in supporting him, and therefore someone who gives charity to the poor is essentially making a loan to G-d. See also Ps. 136:25, “It is He, Who gives food to all flesh . . .”

ונתורץ עם מאי דאמרין התם בסמוך אמר ר' יוחנן מאי דכתיב "רודף צדקה וחסד ימצא חיים [צדקה וכבוד]"? ומשום דרודף צדקה ימצא צדקה, אלא לומר לה כל הרודף צדקה הקב"ה ממציא לו מעות לעשות מהם צדקה. ומשום הכי דנייק קרא לומר פלומר הקב"ה ילנה למי שחונן דל שמימציא לו מעות כדי שיחונן דל ואפילו הכי "וגמלו ישלם-לו", ומכל מקום משמע נמי הדרשה הנ"ל דכביכול "עבד לנה לאיש מלנה".

This can be solved with what is written there, in an adjacent section (page 9b): Rabbi Yochanan said, “What is that which is written, ‘One who pursues charity and mercy finds life, charity, and honor’ (Prov. 21:21)? Does this mean that because he pursues giving charity to others, he will eventually become poor and will find that others give charity to him? Rather, the verse serves to tell you that for everyone who pursues charity—that is, he’s charitably minded, and encourages others to give charity, but he himself lacks funds to give charity—the Holy One, Blessed be He, furnishes him with money with which to perform his own acts of charity.” Because of this, it would have been accurate for Scripture to say it’s as if the Holy One, Blessed be He, will lend funds to one who is generous to the poor, in that he furnishes him with money so that he will be generous to the poor. That’s why the verse is worded the way it is: everyone interprets the word מלנה (*malveih*) as a noun, “loan,” thus “he is making a loan to L-rd,” but it could instead be interpreted as a verb, that “G-d is making a loan,” because the first action is G-d advancing the money so that the man can perform charity. **Nevertheless,** the end of the verse says, “**He will repay him his due**”—G-d will give him a reward on the charity that he performs, as though he is performing it with his own funds, rather than with funds that G-d has advanced.² **In any case, the meaning is also as explained above, that it’s as if the charitable person has made a loan to G-d, despite the implication that “the borrower is a slave to the lender.”** So we interpret the verse as presenting the effect before the cause to stress that G-d enabled the charitable person to have the funds to act. But we interpret the word מלנה (*malveih*) as a noun, because even though the charitable person is acting with funds provided to him, they are considered as though he is using his own funds, and he will receive a reward on the charity that he performs, so it’s as though he has made a loan to G-d that will need to be repaid with the reward.

אבל לפי פשוטן של דברים קשיא היאך הקב"ה יכול ליתן כל כך שכר למי שעושה צדקה ולמי שמוציא הוצאות לצורף מצנה כגון הלולב, דאמרין במדרש משכר לקיחה אתה למד שכר לקיחה וכי'.

But according to the simple meaning of the words, it is difficult how the Holy One, Blessed be He, is able to give such a reward to one who performs acts of charity and to one who spends expenses for the purpose of a mitzvah such as the lulav, for it says in the Midrash:

Rabbi Abba bar Kahana said: “**You learn the reward of purchasing from the reward of purchasing:** About Egypt, it is written (Ex. 12:22), ‘Take a bunch of hyssop [then dip it in the blood that is in the basin, and apply some of the blood that is in the basin to the lintel and to the two doorposts].’ What is the price [of the

² As noted by Rabbi Chaim ben Moshe ibn Attar (1696-1743), Or haChaim, Gen. 8:21, this is true for every mitzvah. We perform them thanks to the strengths that G-d has given us, and nevertheless we receive credit.

hyssop]? Four small coins. But [the plague of the firstborn and the resulting Exile from Egypt] caused Israel to possess the spoils of the [Reed Sea], the spoils of Sichon and Og and the spoils of [the] thirty-one kings [of Canaan]. All the more so [is this true] of a lulav, which can become a man's for a little money and has several commandments with it.”

- Lev. Rabbah 30:1

ובמסכת יום טוב פל מוזונותיו של אדם קצובין לו מראש השנה לראש השנה חוץ מהוצאת שבתות וימים טובים והוצאת בניו לתלמוד תורה שאם הוסיף מוסיפין לו. והא הכא אמרינן דנקרא פבנכול לזה, ונדענו שהקב"ה שמר המצות תחלה קודם שנתנם לישראל ואיך יכול להוסיף לנו והא הוי ריבית.

In tractate Beitza, in the second chapter entitled **Yom Tov**, it says:

A person's entire livelihood is allocated to him during the period from Rosh Hashana to Rosh Hashana.³ During that time, as each individual is judged, it is decreed exactly how much money he will earn for all his expenditures of the coming year, **except for expenditures for the Sabbaths, and expenditures for Festivals, and expenditures for the school fees of his sons' Torah study. . . . If he increased his expenditures in these areas, his income is increased** to ensure that he can cover the expense.

- Beitza 19a

And here, isn't it said, that G-d is, as it were "a borrower," and we know that the Holy One, Blessed be He, observed the mitzvot first before he gave them to Israel,⁴ **and how is it possible to increase our income for us, for isn't that usury?** That is, if funds that we outlay for giving charity are considered a loan from G-d, and He repays us that and more, then it's as if He has paid interest on a loan, which is against Torah law!

ויש לומר וכתב הטור (סימן ק"ס) ותלמידי חכמים מותרים להלוות זה לזה בריבית לפי שידועין שהוא אסור ונותנין אותה במתנה גמורה ונדקא בדבר מועט שאדם רגיל ליתן לחבירו במתנה אבל ביותר מכן לא עכ"ל.

It can be said that the Tur⁵ **writes in Yoreh Deah, siman 160: "Torah scholars are permitted to lend to each other with interest, because they know that it is forbidden, and thus they give [the interest] as a complete present and only for a small thing that a person is**

³ Later versions, such as the Vilna edition, read "from Rosh Hashana to Yom Kippur," but the reading "from Rosh Hashana to Rosh Hashana" appears in Vat. ebr. 134, Vat. ebr. 109v, and Oxford manuscript 366.

⁴ Yerushalmi, Rosh Hashana 7b: "It's customary in the world that a king of flesh and blood will enact measures, and he will want others to fulfil them. But the Holy One, Blessed be He, is not like this. Rather, he enacts measures and fulfills them first. What is the sense of 'They shall keep my charge . . . I am the L-rd' (Lev. 22:9)? [It is as if to say,] 'I am the One Who observed the mitzvot of the Torah first!'"

⁵ Rabbi Jacob ben Asher (c. 1269–c. 1343), author of the Arba'ah Turim ("the Tur").

accustomed to give to his friend as a gift, but for an amount more than this, they are not [permitted to lend each other with interest].”

וְהָכִי נָמִי מִי שֶׁעוֹשֶׂה צְדָקָה וּמִי שֶׁמוֹצִיא הוֹצָאוֹת לְצוּרֵךְ הַמְצוּוֹת הוּא נוֹתֵן אוֹתָם בְּמִתְנָה גְמוּרָה, דְּהֵא אֲמַרִּינּוּ הוּוּ כְּעֶבְדִּים הַמְשֻׁמְשִׁים אֶת הָרֵב שְׁלֵא עַל מְנַת לְקַבֵּל פְּרָס. וּמוֹתֵר לוֹ לִיקַח דָּבָר מוּעָט, וְאִם מֵה שְׁבוֹתָן לוֹ הוּא דָּבָר מוּעָט שֶׁהָרִי אֵינּוּ נוֹתֵן לוֹ אֶלָּא הַפִּירוֹת בְּעוֹלָם הַנֶּה, וְעוֹד שִׁיפָּה שְׂעָה אַחַת שֶׁל קוֹרֵת רוּחַ בְּעוֹלָם הַבָּא מְפַל חַיֵּי הָעוֹלָם הַנֶּה.

Thus also one regarding who performs acts of charity and one who puts out expenditures for the need of the mitzvot, [G-d] gives them [compensation] as a complete present, for thus it says, “He used to say: do not be like servants who serve the master in the expectation of receiving a reward, but be like servants who serve the master without the expectation of receiving a reward, and let the fear of Heaven be upon you.”⁶ It’s permissible for [one who performs acts of charity] to take a small thing, i.e., a reward from G-d that is given as a present. Also, what is given to him is something small that is only given to him as “the fruits [i.e., profits] in this world, while the principal remains for him in the World to Come.”⁷ Also, “more precious is one hour of the tranquility of the World to Come, than all the life of this world.”⁸ Thus, even if we speak of G-d’s bounty to us in this world as interest, because it is so miniscule compared to the principal awaiting us in the World to Come, and because it is given as a present, it is thus acceptable according to halacha for G-d to give such interest to us, and for us to accept it.

וְהֵיחִיָּתֵר הוּא דְּוָקָא בְּדָבָר מְאֹכֵל כְּמוֹ שֶׁכְּתוּב הַשּׁוֹלְחָן עָרוּךְ שָׁם, וְאֲפִילוּ הָכִי לֹא הוֹתֵר בְּקִצְצֵי תַחֲלָה כְּמוֹ שֶׁכְּתוּב הַט"ו שָׁם (ס"ק י"ז) וְעֵי"ש. וְהָכִי נָמִי תָּנּוּ לְשׁוֹן אֲכִילָה שֶׁאֵלּוּ דְּבָרִים אֲדָם אוֹכֵל פִּירוֹמִיָּהוּ בְּעוֹלָם הַנֶּה, וְכֵלֵא קִצְצָהּ. כְּדָתָנּוּ אֵל תַּהֲיִי בְּעֶבְדִּים הַמְשֻׁמְשִׁים אֶת הָרֵב עַל מְנַת לְקַבֵּל פְּרָס, אֲבָל לְעוֹלָם הַנֶּה יְכוֹל לְקַבֵּל כָּל מֵה שֶׁרוֹצֶה, ד' הַיּוֹם לְעִשׂוֹתָם" וְכֵינּוּ שְׂמַת אֲדָם נְעִשָׂה חֲפָשִׁי מִן הַמְצוֹת.

The permission is specifically for food, as the Shulchan Aruch wrote there in Yoreh Deah, **siman 160, se'if 17**,⁹ where it allows an extra amount to be repaid of up to one fifth of the principal amount. That is, as quoted above, the earlier Tur stated that “a small thing” could be given as interest, if made into a gift. But the later Shulchan Aruch limited this to food. Nevertheless, it is not allowed as a fixed interest set in advance,¹⁰ as the Taz¹¹ wrote there (100:12). Indeed, we also learned [something expressed in] the language of eating, that “these are the things for which a man enjoys the fruits in this world,”¹² and without setting a fixed

⁶ Pirkei Avot 1:3.

⁷ Peah 1:1.

⁸ Pirkei Avot 4:17.

⁹ The first edition read “160:12.”

¹⁰ Which would be forbidden according to Torah law. Rather, the leniency for Torah scholars is only for interest that is not stipulated in advance, which is generally forbidden according to Rabbinic law.

¹¹ Rabbi David ha-Levi Segal (c. 1586–1667), author of Turei Zahav (“Ta’z”), commentary on the Shulchan Aruch.

¹² Peah 1:1.

interest rate in advance. Thus, we see that the rewards that G-d gives to those who do mitzvot are equated to fruits, i.e., food, and the Shulchan Aruch said that a present of food was acceptable. As for the amount of the reward, no matter how great the reward is in this world, i.e., the interest, it is miniscule to the repayment of the principal, which will be in the World to Come. **As we learned, “do not be like servants who serve the master in the expectation of receiving a reward,” but for this world, it’s possible to receive whatever one wants, “to do [the mitzvot] today.”**¹³ We also learned, **“once a person dies, he becomes free from the mitzvot,”**¹⁴ so he should do the mitzvot while he is able to do so. Also, we’ve been discussing someone receiving “fruits,” i.e., interest, in this world, with the principal amount remaining for him in the world to come. But one could also consider rewards in this world to be a repayment of the principal, and as for additional reward in the World to Come, if that is to be considered “interest,” it won’t matter, because the person by then will be exempt from the mitzvot, including the mitzvah not to accept interest.

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¹³ Deut. 7:11.

¹⁴ Shabbat 151b.