

## PARSHAS BEHAR – BECHUKOSAI - AVRAHAM COHN

A matter of interest!

"אל תקח מאתו נשך ותרבית ויראת מאלוקיך וחי אחיך עמך" (ויקרא כה:לו)

"Do not take from him interest and increase and you shall have fear of your G-d and let your brother live with you."

The *Torah* forbids us to take interest, in doing so the *תורה* uses the term *נשך* and *תרבית*. The *כלי יקר* explains that both terms refer to interest. With respect to the borrower it is *נשך*, a bite. Interest is like a snake's bite, which has two components, the bite itself and an injection of venom. The bite one feels straight away but isn't so severe; the effect of the venom however isn't noticed at first, yet the pain and damage is much greater in the end. So too with a loan, the pain of agreeing to pay interest is immediate; the crippling damage of actually making these payments is much greater and not realised until much later. The word *תרבית* however, which means increasing, refers to interest from the perspective of the lender who is increasing his capital as a result.

The next two *pesukim* say:

"את כספך לא תתן לו בנשך ובמרבית לא תתן אכלך: אני ה' אלוקיכם אשר הוצאתי אתכם מארץ מצרים לתת לכם את ארץ כנען להיות לכם לאלוקים."

"Do not give him your money for interest, and do not give him your food for increase. I am *Hashem*, your G-d, who took you out of Egypt, to give you the land of Canaan to be a G-d to you."

The *חינוך* explains that this refers to the prohibition to be even a witness, to guarantee or to help draw up such a loan. (גמ' בבא מציעא דף עה)

The *Gemoroh* asks why the *תורה* warns us particularly with this *מצוה* to have fear of *Hashem*. The *גמרא* answers that the *תורה* refers to a person who lends money with interest claiming that he is doing so on behalf of a non Jew. That's why the *Torah* warns, be careful fear *Hashem*, because I know who the money *really* belongs to.

The *סופר* asks why the *תורה* sees it necessary to tell us in the following *posuk* "I am ה' who took you out of the land of Egypt etc"? He explains that this is because both prohibitions, namely, forbidding the lending with interest, and signing a contract containing an interest clause, are necessary. Without the second prohibition, one may have thought, that one may lend with interest without actually claiming it in the end. [Even the *maras hoayin* consideration could be taken into account by lending behind the façade of a non Jewish lender]. For this the *תורה* says I didn't do that when I took you out of Egypt, I told you where you were going (to a good land) and did not give you the pain of thinking that you would die in the *מדבר*. So too you must make sure that you don't even cause someone the worry of thinking that they need to pay interest even if you don't actually claim it in the end.