



בס"ד

One Who Places His Full Trust In Hashem Will Receive A Great Spiritual And Physical Bounty!

» One Who Lends With Interest Lacks Bitachon In Hashem Yisborach!

The verse states (Vayikroh 25:36-37): “You shall not take from him interest or increase... You shall not give him your money with interest, nor shall you give your food with increase.” The Kli Yakar states that the main reason for the prohibition of taking interest is that it shows a lack of bitachon. He says: “A businessman places his trust in Hashem and knows that he does not know if he will earn a profit or not. One who lends with interest, however, is sure that he will earn a profit. He relies on the amount he is set to gain and removes Hashem from his heart. The reason the borrower also transgresses a prohibition is because he is causing the lender to sin and lose his bitachon.”

The Kli Yakar continues: “The reason it is permitted to lend to a non-Jew with interest is because gentiles are known to be dishonest and may not even return the original loan. Since the lender does not know if he will even receive his money back, he still will need to have bitachon that Hashem will help him.”

The Alshich writes on this topic: “Chazal say (Toras Kohanim 38) that one who lends or borrows with interest is akin to one who does not believe in Hashem and the exodus from Egypt. This is because one who lends with interest depends on what he sees as natural – that money earns more money – and he does not believe that Hashem Yisborach provides for us with Divine Providence. He denies that Hashem is the one who guides the world and he denies the exodus from Egypt – the time when it was clear to the entire world that nothing is dependent on ‘nature.’”

» One Who Does Not Place His Trust In Hashem Is Compared To A Snake!

Hagaon Rav Chaim Kaufman zt”l (in his Sefer Mishchas Shemen) cites the words of the Baal Haturim that the numerical value of the word “neshech”, interest, is the same as

לעילוי נשמת
הרה"צ אלחנן
יוסף בן שמואל

the numerical value of the words “Zeh Nachash”, this is a snake. He explains the connection between charging interest and a snake as follows:

“Chazal tell us (Bereishis Rabbah 20:5): ‘In the future, every creature will be healed with the exception of the snake, as is stated (Yeshaya 65:25): ‘The snake’s bead will be dirt.’ It is also stated (Shemos Rabbah 31:6): ‘The Holy One Blessed is He says that one who lends with interest in this world will not live in the World to Come, as is stated (Yechezkel 18:13): ‘He gave out on interest, accepted increase on loans -shall he then live? He shall not live!’ It is further stated there: ‘What is interest comparable to? To one who is bitten by a snake and does not realize it until it strangles him. So too one does not realize the interest until it strangles him.’ We see that one who lends with interest is compared to a snake that bites a man. And just like a snake will not be healed in the future, one who lends with interest will not receive rectification and will have no future in the next world.

“The comparison between one who lends with interest and a snake can be understood through the explanation of the holy sefarim regarding the curse Hashem Yisborach gave the snake that he will eat dirt all the days of his life (Bereishis 3:14). This seems to indicate that a snake’s meals will always be ready for him wherever he goes and he will not need to rely on Hashem to sustain him and will have no relationship with Him. Chazal thus say (Yoma 75A) that the snake’s sin will never be rectified as it is completely cut off from Hashem Yisborach.

“So too, one who lends with interest shows that he does not rely on Hashem for his livelihood and desires to cut himself off from Him. He believes that he can make his living on his own and need not depend on Hashem, and is therefore comparable to a snake. For this reason, he has no rectification in the next world as he has detached himself from his everlasting spiritual source.

“Every Jew should learn a powerful lesson

from this and should make sure never to join the people who turn their hearts away from bitachon in Hashem and His Divine Providence and trust in themselves to earn a living. Instead, one should recognize Hashem's guidance and rely on Him to sustain us. In this way, one will find a bounty of His kindness and abundance."

We see from this how crucial it is for us to trust in Hashem and realize that He is the one who sustains us at all times and provides for all our needs with kindness and compassion. This is as the Rosh, in his Sefer Orchos Chaim, writes: "To have faith in Hashem with your entire heart and to believe in His divine providence. With this you will perpetuate in your heart the perfect unification to believe in Him that His eyes are hovering above the entire land and His eyes are upon all the ways of man. And he investigates the heart and searches the kidneys... This is the foundation of the entire Torah."

» **The Terrible Punishment of One Who Believes In "Happenstance"**

The verse in next week's Parshah states (26:21): "And if you treat Me as happenstance, and you do not wish to listen to Me, I will add seven punishments corresponding to your sins." It later adds (ibid:26-24): "And if, through these, you will still not be chastised to Me, and if you treat Me with happenstance, I too, will treat you with happenstance. I will again add seven punishments for your sins." It further states (ibid:27-28): "And if with this you still do not listen to Me and treat Me with happenstance, I will treat you with a fury of happenstance, adding seven for your sins."

From all of these verses we see that the punishment for treating Hashem Yisborach with "happenstance" is even more severe than that of the earlier verse (ibid:14): "If you do not listen to me and do not do all these commandments." We may ask why that is so.

To explain this, we must first understand the meaning of "waking with happenstance." Rashi (ibid:21) states: "Our Rabbis (Toras Kohanim) said that this word means temporary - meaning something that happens only sometimes. Thus, the verse means you treated the commandments as a temporary concern. Menachem explains the word to mean refraining, as the verse states: 'Hold back your steps (Mishlei 25:17)', and also, 'He who holds back his breath (ibid 17:27).' This explanation resembles Onkelos's translation - that it denotes hardness, i.e. hardening one's heart to refrain from coming close to Hashem."

The Rambam. Ibn Ezra, Ohr Hachaim, Malbim and other commentators explain differently. They say that "walking with happenstance" means not realizing that the punishments we receive are in retribution for our sins. If we continue to blame the punishments on "happenstance", then Hashem tells us that He will act with us with "happenstance", and He will punish us until we get the message that the punishments were sent by Him to lead us to repent.

The Rambam also writes in Igeres Teiman and in Maamar Techiyas Hameisim that if one blames his suffering on "happenstance" and fails to recognize that they are from Hashem, he will then receive greater punishments from Hashem.

We can learn from here how detrimental and dangerous it is for someone to fail to see Hashem's hand in every area of life and to think that events occur on their own. Such thoughts cause suffering and pain to befall a person, and these hardships will continue until the individual's heart is finally aroused and he recognizes Hashem's presence and guiding hand in every detail of life.

» **The Great Reward For One Who Recognizes Hashem's Divine Guidance!**

If one who fails to see Hashem's guiding hand in this world is punished so severely, it is certainly true that one who exerts the effort to recognize that Hashem is guiding every aspect of his life and providing for him will receive great reward. He will surely merit having all worries, dangers and suffering removed from him.

This is as the Sefer Be'er Mayim Chaim (Bereishis 3:7) says in the name of the Besh"t: "When a person accepts in his heart that the bad that befalls him is only from Hashem, who wants to break his desires and bring him to subjugate himself to Him, he will immediately return his heart to his G-d. The Besh"t explains the verse (Tehilim 92:10): 'For behold Your enemies Hashem, for behold Your enemies will perish' to mean that when one accepts in his heart that his 'enemies' - meaning his evil inclination and all evil forces - are only Hashem Himself in disguise testing him, he will immediately abandon them and subjugate himself to Him."

The Nefesh Hachaim (Shar 1 Perek 7) quotes Tehilim (121:5): "Hashem is my watchman. Hashem shadows my right hand", and explains that Hashem is comparable to one's shadow. If you laugh at Him, He laughs back at you. If you cry towards Him, He cries towards you. If you draw

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near to Him, He draws close to you. If you distance yourself from Him, He distances Himself from you. So too, the way one acts in relation to Hashem is the way He acts towards you in response. If you distance yourself from Him, He will distance from you. If you draw close to Him, He will bring you close. (A similar explanation is said in the name of the Besh"t.)

The Greatness of One Who Accepts His Providence!

The Rishonim explain the verse (Vayikroh 25:28): “You shall perform My statutes, keep My ordinances and perform them” to be referring to the mitzvah of shemittah. If one observes this commandment, he is promised that (ibid:19): “The land will give its fruits and you will eat and be satisfied.” Rashi explains that the food will even be blessed in one’s stomach.

The Siporni explains that the fruits will satisfy the person even if he eats a small amount. This same idea is seen by the Omer, where it states that the Omer will be enough to satisfy both big and small people, as Chazal say, “One eats a small amount and it is blessed in his stomach.” So too, the fruits of the sixth year will be enough to satisfy us for the seventh year as well. This is the answer to the question cited in the verse, “If you will ask: What will we eat?” If one has this question and he cannot believe that one year’s bounty can last for three years, the answer is that the fruit of the sixth year will be enough to suffice for three years.

Rav Elya Lopian zt”l (Lev Eliyahu) explains: that if we trust fully in Hashem Yisborach and do not ask, “What will we eat on the seventh year?”, the Torah promises, “And the land shall give forth its fruit” – just like it does every year. And this fruit will suffice for three years because we will eat a little and it will be blessed in our innards to last us for a long time. This is a blessing in the quality of the food. When we have this blessing, we will have less work – for we won’t need to gather an overly large crop and store it for three years.

However, if you will entertain doubts and you will ask, “What will we eat in the seventh year?” then the verse says that the crop of the sixth year will be enough in quantity to last for three years. Because there is a blemish in our bitachon, the blessing will come in a different manner. It won’t be a blessing in quality. It will be a blessing in quantity. We will be blessed with enough crops to last for three years, but we will need to exert more effort to harvest it, gather it and store it.

Rav Lopian goes on to quote the Malbim, who says that Hashem’s response to those who ask what they shall eat on the seventh year, “And I shall send my blessings”, sounds as if He will send it in a non-miraculous, almost “natural” way. One will plant his field one year and it will produce a very large crop that will suffice for three years. This does not sound so miraculous. On the other hand,

one who trust in Hashem unquestioningly and does not ask what he will eat on the seventh year will be rewarded by being provided for in a miraculous fashion. He will eat a little and the food will be blessed in his innards and will satisfy him.

He continues: “This is the way Hashem guides the world – not only in regards to shemittah but in regards to every day and every person. Hashem deals with a person in the way that He trusts in Him. This is as is stated: ‘Hashem shadows my right hand.’ Hashem is like a shadow in that He helps a person according to the amount of bitachon that person has and how much that person relies on Him.

“**In** any case, both blessings – whether the amount of food is blessed or whether the food is blessed in one’s innards – are miraculous and supernatural. According to the laws of nature, a field that always grows enough crops for one year will not suddenly produce three times as much. However, the miracle is sometimes cloaked more under the guise of nature, while sometimes it is more obvious. This all depends on how much one trusts in Hashem and how deserving he is to see an open miracle.

“**The** truth is that ‘nature’ itself is a miracle. The belief that everything that occurs is Divinely orchestrated from Heaven is a foundation of our emunah. This is as the Ramban says at the end of Parshas Bo that open miracles lead people to recognize the hidden miracles, which are the foundation of the entire Torah. And, in order to have a portion in the Torah, one must recognize that everything in this world is really a series of miracles. There is no such thing as ‘nature’. Rather, if one does the mitzvos he will succeed and be rewarded. If he transgresses them, he will be punished from Above.”

We thus see that Hashem deals with a person according to that person’s level of bitachon. If one raises himself above the natural level of people and trusts completely in Hashem, Hashem Yisborach will respond in kind and will deal with him miraculously.

Furthermore, when one trusts in Hashem he causes a great abundance of bounty to descend from Heaven to this world, as Chazal say (Tainus 24): “Every day a Heavenly voice proclaims: The entire world is sustained in the merit of Chanina my son. And Chanina my son is sustained suffices with a kav of carob from one week to the next.” Abundance came to this world in the merit of Chanina because he ate so little – he ate a little and it was blessed in his stomach, and the rest of the bounty was distributed to the entire world.

Thus, from the Parshah of lending with interest we learn the punishment for one who lacks bitachon in Hashem, and from the Parshah of shemittah we learn the great reward for one who has true bitachon. That is why these two Parshos are placed next to each other.