

Pardes Yehuda

← Weekly Torah Journal By Yehuda Z. Klitnick →

Parshas Mishpatim 5785 Year 15, #617

פרשת משפטים תשפ"ה

Doing Chesed and lending a poor person is for your benefit more then the recipient!

אם כִּכַּף תִּלְוֶה אֶת עַמִּי אֶת הָעֲנִי עִמָּךְ לֹא תִהְיֶה לוֹ כְּנִשְׂאָה לֹא תִשְׁיָמוּן עָלָיו נִשְׂאָה. אִם חָבַל תַּחְבֹּל שְׁלֹמֵת רַעְדָּךְ עַד-כִּי אֵלֵךְ הַשָּׁמֶשׁ תִּשְׁבְּנוּ לוֹ: (כב כד-כה)

When you lend money to My people, to the poor person with you, do not act toward them as a creditor or lender; exact no interest from them. If you take your neighbor's garment in pledge, you must return it before the sun sets;

(22: 24-25) The Torah is teaching the laws of how to lend money to a fellow Jew. First is not to act as a creditor or lender. Secondly, do not take interest or Ribis on the loan. The third thing is to return a item when it is needed by the borrower.

The Gaon Rav Avraham Shmuel Binyamin Sofer -son of the heilge Chasam Sofer- brings in his Sefer Ksav Sofer a powerful insight in how to act when one lends money. What is the meaning *you shall not behave toward him as a creditor or lender?* The Ksav Sofer answers: That one can lend money to a needy person and do it while respecting the poor man's dignity, or he can lend it in a undignified, unworthy, or dishonorable way that it causes the borrower much shame. The Torah is obligating the lender that when lending money to a fellow Jew "one entitled to be considered עִמָּךְ" one must make sure the needy person can look you in the face without feeling shame.

We can extend this insight to explain the intention of the verse in Tehilim 11:7 *For Hashem is righteous, He loves righteousness; the upright shall behold His face.* The face of a person is also connected with righteousness. How? Hashem loves when tzedaka is given when יִשָּׁר יְהוֹן פְּנֵימוֹ the recipient can look the donor straight in the face, without shame or embarrassment.

After all one must make a reflection that the reason that a person is poor, is not at all their fault. They have surely tried many avenues, and not succeeded. Hashem wants it that way. Now reflect and think of yourself who does have money and is successful, that it is not your doings that brought you success. It is also the wishes of Hashem. The Meforshim ask why does the Torah have to say the words *הָעֲנִי עִמָּךְ the poor person with you*, which doesn't add to the Posuk in relation to the laws of lending. The verse could have simply said *אם כִּכַּף תִּלְוֶה אֶת עַמִּי תִהְיֶה לוֹ כְּנִשְׂאָה* *When you lend money to My people, you shall not behave toward him as a lender?* Therefore, when Hashem commands you to lend money

to a poor person, consider that *אֶת הָעֲנִי עִמָּךְ that the poor person is with you.* Both of you are the results of Hashem's wishes. The tide can turn against you too. Therefore, lend with dignity, and not as a creditor. Return the garment at night, and don't exact interest. (Rabbi Yechezkeil of Kuzmir, Likutei Oros)

Another insight can be said. The Navi Daniel tells the king: *וְהִסָּאֵךְ בְּצַדִּיקָה כְּרֶם וְעוֹנוֹתֶיךָ בְּמִתְן עֲגוּנוֹ הֵן תִּהְיֶה אֲרָכָה לְשְׁלוֹתֶיךָ: Redeem your sins by beneficence and your iniquities by generosity to the poor; then your serenity may be extended."* (Daniel 4:24) Here we see that being generous to another is similar to a Korban or sacrifice that atone sins. when bringing a Korban, one must act as if he was to be a sacrifice, yet Hashem has pity and allows the sins atoned through a Korban. The same idea is by Tzedakah of doing a chesed with a poor person, Hashem wants that *אֶת הָעֲנִי עִמָּךְ to the poor person with you*, which can mean he is part of you. This means that the poor person is atoning your sins, and actually doing you a favor by accepting the chesed. Therefore, do not act as a creditor or lender, rather he is doing you a favor. Lend him with dignity. Do not exact interest either. Consider the favor you are benefiting!

Shlomo Hamelech states in Mishlei 21:14 *מִתֵּן בְּסֵתֶר יִכַּפֵּה אָף (משלי כא יד) A gift in secret pacifies anger*, the wrath of Hashem. Do not make a fanfare when giving tzedakah, just as when the person who brought a Korban was made to repent and feel regret on his sins, so too by doing chesed. Do it in a quiet and dignified way. As Daniel said *וְהִסָּאֵךְ בְּצַדִּיקָה לְשְׁלוֹתֶיךָ then your peacefulness may be extended.* You will gain tranquility and atonement by giving. Therefore, we find in the Torah another command *לֹא יִלָּא יָרַע לְבָבְךָ בְּתַתֶּנּוּ לוֹ כִּי בְנִלְוֵה וְהִדְבַּר הַזֶּה יִבְרַכְךָ ה' אֱלֹהֶיךָ: Give readily and have no regrets when you do so, for in return Hashem will bless you in all your efforts and in all your undertakings.*

There are only a few times in the Torah the blessing a Hashem. Tzedakah and chesed is one of them. Shlomo Hamelech says in Mishlei 10:22 *בְּרִכַּת ה' הִיא תַעֲשִׂיר וְלֹא יוֹסֵף עֲצָב עִמָּה: It is the blessing of the LORD that enriches, And no toil can increase it.* Let us do our part of chesed and tzedakah the right way in order to receive the blessing, Birkas Hashem, and this will bring you riches and prosperity. (Yehuda Z. Klitnick)

STORY OF THE WEEK (By Yehuda Z. Klitnick)

**** *Hashem has many interesting ways how a Shidduch can happen* ****

Harav Ephraim Zalman Margolis (5522 –5584) was born in Brod and later was appointed the Rav of Brod. He was a renowned posek wrote many classic Seforim including, Bais Ephraim, Yad Ephraim, Mateh Ephraim, and many more.

R' Nachman from Krakow, was a wealthy man, and was blessed him with one daughter, who was very bright. R' Nachman wanted the perfect boy for his daughter. He offered a very nice reward for whoever would find one.

R' Moshe lived in Krakow and heard about the hefty reward that was offered. He needed money to support his large family, and thought of a grand plan. He came to R' Nachman and introduced himself as a shadchan. Moshe told R' Nachman that the Rav of Brod, has a very fine son that would be a nice match for his daughter. However, R' Nachman was hesitant, as he wanted a mechuten that should be as wealthy as him. It was obvious that R' Nachman had not heard of Rav Ephraim Zalmen, since after he inquired, and heard who the Rav of Brod was, he told R' Moshe that he would be interested to do the shidduch, but said "I don't believe that such a renowned Rav would agree to do a shidduch with someone who is not a Talmid Chacham!" He told R' Moshe, "I must see a letter in writing from the Rav that he agrees to do this shidduch, as I would definitely want to do the shidduch." R' Moshe answered, "It won't be a problem to get a letter from the Rav, but I need 100 Rendlach for my travel expenses from Krakow to Brod.

R' Nachman immediately handed money to R' Moshe who promised to deliver a letter from the Rav in a few weeks. Meanwhile Moshe danced for joy that he had some money to support his family for a few weeks. After the money almost depleted, he went to a scribe who wrote a beautiful letter signed by the Rav: "I, Rav Ephraim Zalmen the Rav of Brod, is sending this letter with R' Moshe. If the daughter of R' Nachman is worthy and the circumstances are right, then with the help of Hashem, I fully agree that my son becomes engaged to the daughter of R' Nachman, who must pay 10,000 Rendlach as dowry. However, even though it is the custom that the boy travels to the girl, I am tied down by my many obligations to the Kehilla. Therefore I request that R' Nachman bring his daughter to a certain hotel near Brod at this and this time and we will discuss the engagement there.

R' Moshe brought the letter to R' Nachman. R' Nachman was estatic and thrilled that the Rav of Brod was willing to become his *mechuten*. R' Nachman's family

immediately began all the preparations for the long journey to Brod. They cooked and baked a huge feast to take along. R' Moshe advised R' Nachman to bring along two Talmidei Chachamim to converse with the Rav in learning.

R' Nachman and his entourage arrived at the hotel and unpacked their belongings. They patiently waited for the Rav to greet them. However the Rav didn't show up. R' Nachman thought maybe the Rav forgot, so he sent the two scholars to the home of the Rav. The scholars introduced themselves to the Rav, and they began to speak in learning. They immersed themselves in a very deep topic. When it got late the Rav asked them what was the purpose of their visit? They told the Rav about the letter he had sent agreeing to a shidduch with the daughter of R' Nachman of Krakow! The Rav was shocked, but never got upset. He said "I never sent a letter and will not meet R' Nachman!" The scholars pleaded with the Rav to meet R' Nachman, and find a reason why the shidduch would not work. They explained that R' Nachman was a huge supporter of Torah in Krakow, and they didn't want to hurt his feelings. They also explained that he has a very special daughter. The Rav thought for a few minutes, and asked the scholars to tell him more in detail about R' Nachman and his family. The Rav was satisfied and agreed to meet R' Nachman. He told the scholars that R' Nachman should expect him the first thing in the morning at the hotel. At the meeting, the Rav began to speak in learning with the scholars. When the Rav asked R' Nachman if he understood the conversation, R' Nachman answered that he didn't. The Rav then explained that he really wanted a *mechuten* who is a Talmid Chacham, but continued very calmly "Hashem does interesting things to make a shidduch happen!"

The Rav discussed it with his wife who met with the girl. The Rebetzin said the girl was really special, and felt it would be a perfect shidduch for their son. The Rav told R' Nachman that he agrees to the shidduch. R' Nachman was so excited, he told the Rav that he is willing to give 40,000 Rendlach as dowry! That night the daughter of R' Nachman became engaged to the son of Rav Ephraim Zalmen. R' Moshe received his payment, but also a scolding from the Rav for forging the original letter. The Rav said that when Hashem wants a shidduch to happen, Hashem can make it happen truthfully.

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