



## Ahavat Chesed: Priorities In Lending #9

Based on a Naaleh.com shiur by Rabbi Beinish Ginsburg

The Torah tells us, “*Lo tikom v’lo titor.*” Do not take revenge or hold a grudge. The Chofetz Chaim cites the gemara that says this applies even if your friend refuses to lend you something as minor as an ax. If a person's enemy asks for a loan, he has to be careful with *nekama* and *netira* and treat him like everyone else. The Chofetz Chaim writes that simply holding a grudge in your heart, even without expressing it, is still *netira*. One is allowed to feel upset momentarily. The Torah doesn't require us to be like a rock without emotions. But afterwards the wrong should be erased from one's heart. Letting the painful incident linger, or rekindling one's anger against the perpetrator, is *netira*. Rabbi Twersky writes that holding on to a grudge against someone is like allowing the person to live inside of you rent free. You're the one being negatively affected, not the other person, so what is there to gain? Some people find writing in a journal a good form of venting. However, Rav Nebenzhal says, if rereading it at a later point will reignite one's anger, one should avoid doing so.

a Jew comes before a non-Jew as the Torah says, “*Im kesef talveh et ami.*” (If you will lend money to my people). The gemara says that even if the non-Jew is willing to pay interest, the lender should still give first to the Jew. However, if lending money is his way of earning a livelihood, he may lend to a non-Jew over a Jew. If the Jew is coming to borrow money for his basic needs, he gets priority. During the *shemita* year all outstanding loans are canceled. Despite the fact that the lender may lose his entire principal, the Torah still obligates him to lend. How much more so is a Jew obligated to lend to another Jew even if he will lose interest from the non-Jew. The Chofetz Chaim notes that there is an additional mitzvah of “*Vehechezakta bo.*” If one can help a Jew avoid receiving charity, it overrides lending to a non-Jew. A relative has a priority over a non-relative as it says, “*Um'besarcha al titalem.*” A poor person in close proximity has priority over one living further away. Rav Shechter notes that one should give  $\frac{3}{4}$  of one's charity to people in one's city and  $\frac{1}{4}$  to others.

money, it's better to sell to a Jew. If a Jew charges more than a non-Jew, one should still preferably buy from a Jew. This is based on a responsa of the Rema. There are no out-of-pocket losses, just a loss of potential gain when one lends to a Jew. With buying or selling there may be losses. Still the Rema doesn't make a differentiation. Other Achronim disagree. The Chofetz Chaim concludes that a Jew gets priority in lending, but there is no absolute obligation regarding buying and selling. Still it is preferable to patronize a Jew.

When one can rent an item to a non-Jew or lend it to a Jew, one is not obligated to lend to the Jew. However if the Jew needs it in order to help him build up his livelihood, then he gets priority in keeping with the mitzvah of *Vehechezakta bo*. If two Jews want to rent the same thing and one is poor and the other is rich and you're confident you'll get your money back from both of them, the poor person gets priority. However, if you're less confident about the poor person, it's preferable to lend to him, although one is not obligated to do so.

The fifth chapter of Ahavat Chesed discusses priorities in lending money. Lending money to

One should do business with a Jew before a non-Jew. Even if the non-Jew offers more

## Chovot Halevavot: Serving G-d

Based on a Naaleh.com shiur by Rabbi Yitzchak Cohen

The *Chovot Halevavot* discusses the purpose of our existence in this world. It is not enough to know that Hashem created the world, but one must recognize that he conducts every aspect of our life and that he is aware of all of our actions. One should concentrate and reflect on His goodness. If we feel obligated to repay people who benefit us, even though they may have ulterior motives, we should certainly feel gratitude to Hashem whose only intention is to give.

The *Chovot Halevavot* gives several examples in human relationships where one benefits another: A father to his son, a master

to his servant, the rich to the poor, and an able person to a handicapped one. Although a child is a part of his parents, and parental love is instinctual, the Torah commands us to respect our parents. How much more so should one feel obligated to honor Hashem, our Father and King, who gives us our very existence. A master is concerned for the welfare of his servants purely for the sake of his own wealth and prestige. He's good to his workers not because he cares about them, but because he loves himself and the only way to benefit himself is to make sure his workers are satisfied. Still a servant must show gratitude to his master. A rich man gives to the poor with

the ulterior motive of receiving honor in this world and ultimate reward in the next world. Still the poor man has to thank and praise him and show his appreciation. When an able person helps another in need, there is the hope that the same misfortune or sickness shouldn't befall him.

We are obligated to show gratitude to all these people, and we must certainly thank and praise Hashem for the endless kindness and goodness He continues to give us.



## Parshat Ki Tisa: Aharon's Vision

Based on a Naaleh.com shiur by Mrs. Shira Smiles

There are many aspects of *cheit haegel* that are difficult to understand. Aharon's role seems particularly perplexing. It seems that he was not only involved in the act, but initiated it. Some sources say he was punished for this with the death of his sons Nadav and Avihu. Yet we see that he was rewarded with the position of high priest and his remaining sons became *kohanim* in the *mishkan*. How do we understand this?

The Leket V'halibuv notes that when the Torah describes how Aharon formed the calf it says, "Vayatzer oto b'charet." *B'charet* can be read as *charata* (with guilt). Aharon understood that he was forming the aspect of remorse through which the Jewish people could receive forgiveness. The Netivot Shalom explains, due to so many small sins they had committed for which they deserved punishment, Hashem took away their divine protection. Then it was easier to fall prey to the evil inclination. They still had free will, but it was easier for them to sin.

The Leket V'halibuv notes that when a person does evil with joy, it's more difficult to bring him back to that state of connection with Hashem. When the Torah tells us why the curses will come it says, "*Tachat asher lo avadata et Hashem Elokecha b'simcha.*" (Because you did not serve Hashem with joy.) *Simcha* is a very powerful all encompassing emotion. But when it's used to distance oneself from Hashem it's even more detrimental. When Moshe came down from heaven he saw the Jews dancing and partying, he did not see them acting with regret. The *luchot* represent the heart of the Jewish people. Moshe shattered the core of their being so that they would repent.

The Shem MiShmuel writes that Aharon's suggestion to the Jews to create a medium to reach Hashem was an attempt to unify them so that they would sense Moshe's leadership and wait for him to return. But the gold of the *eirav rav*, whose motives were impure, sullied the project and the egel came forth. Because his intentions were lofty, Aharon was elevated and given the honor of becoming the high

priest.

Rabbi Tatz explains that the highest drive of reaching up and bonding with the Creator was replaced with a drive to be involved in movement which does not have to go anywhere. The pleasure of being able to transcend has become the pleasure of being in a place which is an end in itself. The place of *avodah zarah* today is nothingness. The challenge of transcending ourselves and moving beyond self has been taken away. We can spend hours with no other desire other than to reach the object of a game. This is really divorcing oneself from the world to a point that leads to nowhere. We have to strive beyond this. Rav Pincus says that a part of *emunah* is believing that every person can achieve far beyond his seeming limitations. We have to pray for Divine assistance. We have to push ourselves to become bigger and greater and have faith that if we try hard enough Hashem will help us reach our ultimate goals.