

Obligation for Kindness

Based on a Naaleh.com shiur by Rabbi Hanoach Teller

There is a very revealing Gemara in Sukkah which discusses the advantages of doing *chesed*. The Gemara quotes Rabbi Elazar –“What does Hashem seek of you but to do justice and to love *chesed* and to walk modestly with Hashem.” Walking modestly refers to escorting the dead and helping the bride get married. A funeral and a marriage are very public affairs. If we are adjured to do this in a private way, how much more so should we be inconspicuous with other things. Walking modestly also means making sure one attends for the other person's sake. Going to a wedding means being there for the groom and bride, not for yourself. If you're at a funeral and you're talking on your cellphone you're not there. You're certainly not showing respect to the family or to the deceased.

The Gemara teaches that doing *chesed* surpasses charity as it says- “Sow for charity and reap for *chesed*.” When you sow you hope you'll have a crop but you do not know for certain if you will. But when you finally harvest you see the fruits of your labor. So too giving money to charity is like sowing. You're never certain how much of the money will actually go to the needy cause. But *chesed* is like harvesting. It generates instant results. The Gemara says that loving kindness surpasses charity in three ways. Charity is only performed with money while kindness is fulfilled with both money and one's body. Charity is fulfilled by giving money to poor people whereas kindness can be done with anyone regardless of their financial status. Charity can only be fulfilled with those who are living while kindness can be done with the living and the dead. People generally think

that kindness is a positive attribute. It's not something that can be legislated. Secular governments can enact laws against stealing, killing, or speeding. But they can't expect people to be kind or warm hearted. Yet *chazal* say kindness is not merely a commendable act, but an obligation. While charity is generosity with money, *chesed* is generosity with time.

The Gemara tells us that the Torah begins and ends with acts of kindness. In *Bereishit* we read how Hashem fashioned clothing for Adam and Chava. *Parshat V'zot Habracha* concludes with Hashem burying Moshe. Likewise, the prophets understood kindness as one of Hashem's central demands on a human being. It says in *Hoshea*, “For it is kindness that I desire and not sacrifices.” The whole point of *Megilat Rut* is not to teach us laws, says *Avot d'Rav Nosson*, but rather to teach us kindness. The prophet *Micha* taught that the three most important elements that man must fulfill is to do kindness, justice, and walk humbly with Hashem. The *Mishna* in *Avot* says that kindness is one of the three pillars the world stands on. Rav Leff further explains that *chesed* is the very foundation of the world. Torah stands on top, underneath it is *avodah*, and at the very base is *gemilat chesed* which holds up the world. The Gemara in *Yevamot* says one of the three traits that characterize a Jew is kindness. So much so, that if one sees a person acting in a mean spirited way one should investigate his Jewish lineage. The Gemara never says this about any other *mitzvah*.

As a rule it's always better to do kindness in a hidden way. Rav Ehrman notes that when we

engage in kindness such as shopping for a neighbor or offering someone a lift we also fulfill the *mitzvah* of loving one's neighbor as oneself. The book, *Chesed Boomerang*, gives us some pointers on how to make *chesed* a part of our daily routine. 1. Pick up litter from the sidewalk and put it in the trash 2. Give up your seat on the train or bus for someone who might need it 3. Help a child or elderly person cross the street. 4. Allow someone into your lane in the highway 5. Give clothing to a homeless individual 6. Catch someone doing something positive and praise him for it. 7. If you're at a social gathering and you notice someone standing on the sidelines, go over and befriend him.

Rav Moshe Leib M'Sassov was a great lover of the Jewish people. His *chassidim* would say that their Rebbe was great but during the week between Rosh Hashana and Yom Kippur, he was even greater. In fact he would ascend to say Selichot in heaven. One *misnagid* decided to set these *chassidim* straight. He sat in ambush outside the Rebbe's house on a predawn morning. He watched as the Rebbe walked out of his house wearing the clothing of a poor person with a rope around his belt and an ax which he tossed over his shoulder. He went to the forest, chopped down some wood, and brought it to a poor widow. He then stooped down and lit the fire for her. The *misnagid* returned and the *chassidim* accosted him, “So now what do you think of our Rebbe. He did ascend to heaven, didn't he?” And the *misnagid* replied, “If not even higher.”

The Ultimate Chesed: Lending Money

Based on a Naaleh.com shiur by Rabbi Beinish Ginsburg

In Part I of Ahavat Chesed the Chofetz Chaim discusses the laws of *chesed*. The Torah tells us, "*Im kesef talve et ami ...*" If you will lend money to my people. The Midrash says that *im* generally means if. That seems to imply that the commandment is a *reshut* (voluntary). However there are several examples in the Torah where *im* does not mean if but rather when. This teaches us that the commandment of lending money is in fact an obligation. The Chofetz Chaim brings proof of this. In Devarim it says, "*Vahavet taviteini...*" And you shall lend him. Just as this is an obligation so too is the previous commandment of *im kesef talveh*. Why then does the Torah use the expression *im*? The Chofetz Chaim offers two explanations. The verse tells us, "*Im kesef talveh et ami ...lo tihye lo k'noshe.*" *Im* refers to the end of the verse. If you know the borrower doesn't have money you cannot act as an oppressive creditor and demand the loan back. However if you lend someone an object you're allowed to demand it back. Alternatively, it refers to the word *ami*. If you lend money to a fellow Jew don't be an oppressive creditor. But if you lend to a non-Jew you may demand the loan back.

Chazal say that when it comes to *mitzvot* between man and Hashem, a person should think, I'm keeping the *mitzvot* because Hashem commanded me not because it feels good. However Rav Moshe Feinstein says that when it comes to *mitzvot* between man and man, a Jew is supposed to train himself that even if it weren't an obligation he'd want to do it. We are expected to be sensitive to the needs of others. Having good *middot* means following in the ways of Hashem.

Therefore even if there was no outright *mitzvah* to lend money or give charity, a Jew would naturally want to do this. And that is what the word *im* hints at. It's a *mitzvah* to give a loan but one should want to get to the level where one would do it even if it weren't.

The Chofetz Chaim writes that giving a loan is greater than *tzedakah* as the poor person does not feel the shame that accepting charity would elicit. Aside from *tzedakah*, there's a special *mitzvah* of, *v'hechazakta bo*, to help someone through a difficult financial situation so that he doesn't reach a state of needing charity. The Chofetz Chaim discusses the famous Rambam which lists the eight levels of *tzedakah*. The highest level is providing a poor person with a loan, accepting him into a business partnership, or giving him employment so that he doesn't need to rely on charity. The Chofetz Chaim points out that it's a greater *mitzvah* to lend to the poor rather than to the wealthy. The Torah understands human nature. If it didn't specify that the primary *mitzvah* is to lend to the poor then people would naturally lend to the wealthy, because they'd feel more confident about getting their money back.

The *mitzvah* of lending does not only include money but also objects. The Chofetz Chaim quotes the Gemara in Erchin that one should be careful not to lie and say one doesn't have an object if one really does, because ultimately the truth will be revealed. *Negaim* will come on the person's house and if it is declared impure everything inside the home will need to be taken out including the item one said one didn't have.

The *halacha* is that one must lend money to a needy person whether there is or isn't collateral. If you trust the person you don't have to demand collateral but you should have witnesses or write down the details as people tend to forget. If you lend with collateral, the collateral serves as the reminder. As there is a prohibition to demand repayment of a loan, if the borrower has a reputation for not paying back, it is better not to lend to him or try to have some sort of collateral.

The laws of *tzedakah* limit a person to giving away up to a fifth of his money. However with loans there are no set boundaries. The Chofetz Chaim quotes the Sefer Hachinuch that one should lend according to one's abilities. There are no exact parameters. The *Gemara* says an ordinary loan is usually given for 30 days. However if you can only afford to give a loan for a week, that too is ok. If you can afford to lend for longer than a month, that is praiseworthy. Each time you give a loan you earn another *mitzvah* and there's no limit to how many times you can do this. Look at it as a priceless deed. If a customer comes four times a day to buy \$15 worth of merchandise from a store, the owner is happy as he's earning money. When a person keeps asking you for loans, each *mitzvah* is worth more than all the money in the world. Giving again and again brings special blessing and is the best investment one can make.

Rebbetzin's Perspective IV Class #4

Based on a Naaleh.com shiur by Rebbetzin Tziporah Heller

Question:

I heard the Rebbetzin say in a shiur that children need less focused attention. Can you explain this in practical terms?

Answer:

Children need warmth and understanding. They

need to be spoken to in a way in which they feel loved and respected. They need you to be in frequent contact with their teachers so that you are aware of what is happening with them in school both socially and academically. But they don't need you with them every moment of the day. You don't have to sit and play Lego with them every afternoon. You don't have to listen to every single thing they have to say all of the time.

Neither do you have to confide everything in your heart to them. Children should be made to feel part of the family. It's not only about taking but about contributing. If you view your child as someone who has what to give, you not only build his confidence and self-esteem but help him to feel as if he is an essential part of the family.