



The correct and incorrect manner
of awaiting Moshiach

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Weekly Parsha

Behar Bechukotai

RABBI BERNIE FOX

And Hashem spoke to Moshe at Mount Sinai saying: Speak to Bnai Yisrael and say to them, "when you come to the land that I am giving to you, you should rest the land. It is a Sabbath to Hashem." (VaYikra 25:1-2)

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Ribbis & Fearing God

RABBI DR. DARREL GINSBERG

The recent financial crisis has helped shed light on many of the different types of exotic loans that exist, terms like "subprime" and "alt-a" becoming part of our common vernacular. The very idea of a loan that does not assume the charging of interest (ribbis) is nothing short of an anomaly in the business world today. It has become so commonplace that in many instances, the prohibition of charging interest to another Jew becomes lost, forgotten, or incorrectly circumvented. In this week's parsha, we are re-introduced to this prohibition, with a new factor to help prevent us from violating this most important commandment.

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Fundamentals



Moshiach

RABBI ISRAEL CHAIT

(First published as a response to an article – June 1992)

I was asked to respond to a letter written to The Jewish Press, and I wish to respond to this letter as well as to other articles I have noticed over the past two weeks. Let me say at the outset that I did not intend to target any specific group as my article was not political in nature.

I wished to point out that there is a correct awaiting for Moshiach and an incorrect one. The correct one is as Rambam describes, to look forward to a time when one will be able to involve one's self in Torah to the highest possible degree. The incorrect one or the one that falls short of the mark of perfection is characterized by a preoccupation with Midrashim and predictions concerning Moshiach. This preoccupation is symptomatic of an unhealthy attitude towards the messianic era. It indicates the person is being

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(Behar cont. from pg. 1)

Weekly Parsha

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Our parasha discusses the laws of Shemitah. The Shemitah year is observed in the Land of Israel every seven years. The Shemitah is a Sabbatical year. The land cannot be worked. The produce that is produced without cultivation is shared by everyone.

The first passage of the parasha explains that the laws of Shemitah were given to Moshe at Sinai. The commentaries are concerned with this comment. Why does the Torah specify that this mitzvah was given at Sinai? The Midrash discusses this issue. The Midrash explains that the Torah is using Shemitah as an example. The Torah is communicating to us that this mitzvah was given at Sinai in its entirety. We are to extrapolate from this example that just as this mitzvah is derived entirely from Sinai, so too all other mitzvot were revealed in their entirety at Sinai. This revelation encompassed both the general principles of the commandments and their details.[1]

The comments of the Midrash are somewhat enigmatic. The Midrash seems to assume that one would presume that the mitzvot are not derived completely from Sinai. Our passage is designed to correct this misimpression. Why would we assume that the mitzvot are not derived, in their entirety, from Sinai?

The commentaries offer a variety of answers. Nachmanides explains that the manner in which the Torah discusses some mitzvot can lead to a misunderstanding. The Torah does not always deal with a mitzvah in a single comprehensive discussion. Often the discussion of a mitzvah will be dispersed among different locations in the Torah. Shemitah is an example of this treatment. The mitzvah is first encountered in Parshat Mishpatim.[2] Our parasha continues this discussion. Furthermore, there is an important relationship between the two discussions. The passages in Parshat Mishpatim outline the general concept of Shemitah. Our parasha provides detail. Nachmanides explains that the casual reader can easily misinterpret this presentation and conclude that only the general outline of the mitzvah was revealed at Sinai. This outline is the discussion in Parshat Mishpatim. However, this reader might incorrectly assume that the details, discussed in our parasha, represent Moshe's interpretation and implementation of the general principle embodied in the commandment. In order to dispel this misconception, the Torah explains that even the details, discussed in this week's parasha are from Sinai. This example serves as a model for understanding the Torah's treatment of other mitzvot. Even in cases in which the discussion of the mitzvah is dispersed in the Torah, the entire mitzvah, with all of its details, is derived from Sinai.[3]

Gershonides offers an alternative answer to the original problem. Why is it necessary for the Torah to specify the origin of the mitzvah of Shemitah? Gershonides maintains that, in general, the origin of the mitzvot is clear. The mitzvot are derived from Sinai. Sinai is the source of the general outline and the details. There is no need for the Torah to reiterate this point. However, at the opening of our parasha, there is a specific basis for confusion. He explains that the cause for this confusion is found at the end of the previous parasha – Parshat Emor. There, the Torah relates an account of a person that blasphemed that name of Hashem. The nation did not know the punishment for this crime. The people appealed to Moshe. Moshe could not respond. He turned to Hashem. Hashem instructed Moshe that the blasphemer should be stoned. In this instance, Moshe was confronted with an issue that he could not resolve based on the revelation at Sinai. A further prophecy was needed. Moshe received this prophecy in the wilderness. The reader might assume other mitzvot were also revealed in the wilderness and not at Sinai. Our parasha resolves this issue. The parasha begins with the declaration that Shemitah was revealed at Sinai. Sinai is the source for the Torah. The punishment of the blasphemer represents an unusual and relatively isolated exception to this rule.[4]



The land may not be sold permanently. For the land is Mine and you are foreigners and residents with Me. (VaYikra 25:23)

The Torah deals extensively with laws governing the Land of Israel. One of these laws is the mitzvah of Yovel – the Jubilee year. The Yovel is observed through a number of practices. These include resting from working the land, freeing all Jewish slaves, and restoration of the land to its owners. This last practice is discussed in our passage. In order to understand this aspect of the Jubilee year, an introduction is needed.

The Torah explains that once the Land of Israel is conquered, it is to be divided among the Shevatim – the tribes. Then, the Shevatim are to divide the land among its member families. Finally, the land is to be distributed to the various qualifying members within each family. As subsequent generations inherit the land, it is divided among the heirs. The owner may sell the land to a person from another family or Shevet. However, at the Yovel the land returns to the seller or his heirs. Through this system the land remains equitably distributed throughout the nation.

Our pasuk tells us that the land may not be sold on a permanent basis. In other words, at Yovel the land is returned to its appropriate owner. What is the

(continued on next page)

reason for this restriction? Our pasuk addresses this issue. It states that the land is Hashem's and the people are only foreigners or residents. What exactly is the intent of this statement? What is his pasuk telling us about Yovel?

The commentaries differ on this issue. Rashi seems to indicate that the message is very simple. The land is Hashem's. It is not ours. In order to impress upon us this idea, our use and dominion over the land is restricted. Through restricting the sale of the land, the Torah demonstrates that the land is truly Hashem's.[5]

Rabbaynu Ovadia Sforno offers a similar explanation. Hashem told Adam that he should conquer the earth.[6] Sforno explains that Hashem gave humanity the right to rule over the earth. We have the authority to use the land and other natural resources for the benefit of humanity. We are relatively unrestricted in our authority. However, this authority does not extend to the Land of Israel. Our right to rule over the Land of Israel is far more restricted.[7] Apparently, this is because the Land of Israel has a specific designation. It is designated as a place for the development of a Torah society. This must be the primary function of the land. In order to reinforce this message – that we do not have complete sovereignty over the land – our ownership is restricted. We may not sell the land on a permanent basis.

Rabbaynu Avraham ibn Ezra offers a completely different explanation of the restriction on selling the land permanently. He explains that the restriction reminds us of our own mortality.[8] How is this accomplished? Apparently, Ibn Ezra maintains that the accumulation of vast wealth and enormous estates is based upon a fantasy of immortality. A person who recognizes the finite nature of our time in this world does not indulge in such extravagant ventures. The person who is fully in touch with one's mortality provides for the finite life in this world, but does not attempt to amass a permanent fortune. The restriction in our passage prevents the accumulation of land in permanent large estates and discourages fantasies of immortality.

Let us consider another issue regarding our passage. Assume a seller enters into an agreement to permanently sell his land. Is this agreement binding? The answer is that the sale does not permanently convey the land to the buyer. At Yovel, the land reverts to the seller.[9] However, our passage is not merely telling us that the land cannot be permanently conveyed. The pasuk is stating a commandment. According to Rashi, this commandment is directed toward the buyer. The purchaser cannot retain the land. The land must be returned at Yovel.[10] Nachmanides disagrees with Rashi. He observes that the passage states that the land should not be permanently sold. This seems to address the seller. According to Rashi, the passage is addressing the purchaser. If so, the pasuk should state that the

land should not be permanently purchased. Based on this analysis, Nachmanides concludes that the passage certainly addresses the seller. However he acknowledges that perhaps, the buyer is also included in the prohibition. In other words, the passage definitely prohibits the seller from entering into an agreement to permanently convey the land. Possibly the buyer is also included in the prohibition.[11]

It seems that Nachmanides is raising a valid objection to Rashi's interpretation of the pasuk. If the mitzvah in the pasuk is directed to the buyer, why is it expressed as a prohibition against a permanent sale? It should be stated as a prohibition against a permanent purchase. In order to explain Rashi's position we must understand a basic concept. In order to permanently convey land, two things are necessary. First, the parameters of the sale must be defined. This is done by the seller. The seller owns the land and decides what will be sold. Therefore, the seller must decide to sell the land permanently. Second, the buyer must retain the land. It is the retention of the land by the purchaser that produces the actual effect of permanent conveyance. In short, the decision to make the land available for permanent sale is made by the seller. The effect of a permanent conveyance is the result of the actions or omissions of the buyer. Rashi maintains that the permanent sale or conveyance of the land is prohibited. However, he argues that the mitzvah does not prohibit the agreement. It prohibits the effect. The buyer produces this. The effect takes place when the buyer fails to restore the land at Yovel. Therefore, Rashi reasons that the prohibition is directed against the purchaser.

There is still a difficulty with Rashi. We can understand the reason the Torah addresses this commandment to the purchaser. However, the wording of the passage remains difficult to explain. We would expect the pasuk to explicitly address the buyer. The passage should say that the land may not be permanently bought. Chizkuni offers a brilliant answer to this question. It is important to remember that our problem is based on the assumption that the passage refers to the sale of the land and not its purchase. Chizkuni explains that the Hebrew word in the pasuk is mecher. This term is generally translated as sell. However, mecher is related to the term karait or keritut. These words mean to permanently cut-off.[12] Based on this analysis we can better interpret the intent of the passage. An exact interpretation is that the land may not be permanently cut-off from the seller. The term mecher is used because it expresses the concept of complete and absolute conveyance. This effect is produced by the actions of the purchaser.

We can now easily understand Nachmanides' position. He contends that the passage clearly addresses the seller. Why does Nachmanides insist the seller is the primary party in the violation of this

mitzvah? Apparently, Nachmanides does not agree with Rashi's basic premise. Rashi contends that the mitzvah prohibits the effectuation of the permanent conveyance. Nachmanides asserts that the mitzvah prohibits creating or designing a sale that contradicts the designation of the land. The land is designated to return to its owner. The seller defines the parameters of the sale. Once the seller defines these parameters as a permanent sale, a sale is created that contradicts the land's designation. The purchaser is not included in this prohibition. This is because the buyer does not define the parameters of the sale.

Nachmanides acknowledges that the mitzvah may include both the seller and buyer. This is Maimonides' position.[13] This is the simplest formulation of the mitzvah. According to Maimonides, the agreement is prohibited. Two parties are needed to create an agreement. A seller and purchaser are required. Therefore, both parties are included in the mitzvah. In a permanent sale of the land, both violate the mitzvah. ■

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[1] Midrash Torat Kohanim, Parshat BeHar, parsha 1.

[2] Sefer Shemot 23:10-12.

[3] Rabbaynu Moshe ben Nachman (Ramban/Nachmanides), Commentary on Sefer VaYikra 25:1.

[4] Rabbaynu Levi ben Gershon (Ralbag/Gershonides), Commentary on Sefer VaYikra, (Mosad HaRav Kook, 1997), p 365.

[5] Rabbaynu Shlomo ben Yitzchak (Rashi), Commentary on Sefer VaYikra 25:23.

[6] Sefer Beresheit 1:28.

[7] Rabbaynu Ovadia Sforno, Commentary on Sefer VaYikra 25:23.

[8] Rabbaynu Avraham ibn Ezra, Commentary on Sefer VaYikra 25:23.

[9] Rabbaynu Moshe ben Maimon (Rambam/Maimonides) Mishne Torah, Hilchot Shemitah Ve'Yovel 11:1.

[10] Rabbaynu Shlomo ben Yitzchak (Rashi), Commentary on Sefer VaYikra 25:23.

[11] Rabbaynu Moshe ben Nachman (Ramban/Nachmanides), Commentary on Sefer VaYikra 25:23.

[12] Rabbaynu Chizkiya ben Manoach (Chizkuni), Commentary on Sefer Vakikra, 25:23.

[13] Rabbaynu Moshe ben Maimon (Rambam/Maimonides) Mishne Torah, Hilchot Shemitah Ve'Yovel 11:1.

Letters



Letters

from our

READERS



Tehillim II

Reader: Could you clarify the article in the JewishTimes "Reciting Tehillim for the III"; specifically what is the difference between Tehillim and prayer? Are they not synonymous?

Also are you identifying a specific, incorrect motivation for reciting Tehillim as one who reads the words without proper intent or proper understanding? Is this the same as someone who uses the book of Psalms not as a recourse to God as the source of all but like a "genie" who will grant my wishes?

Lastly, is it incorrect to speak out to God as one would a friend? Meaning, with no structure; just speaking aloud your thoughts and concerns and supplications?

Thanks,
Fran

Rabbi: Tehillim, or Psalms, are the divinely-inspired writings of King David. This work must not be viewed as more effective than say Proverbs or Ecclesiastes, in attaining a response from God for our needs. Neither book is the halachik formula to be used to present our requests. The Rabbis instituted Prayer for this

objective. And yes, many do assume Tehillim recital will magically grant wishes.

Regarding your last question, since Prayer was instituted, it would be incorrect to resort to a personal, unformulated dialogue with God. We must follow Jewish law.

Tehillim III

Reader: In your article about saying Tehillim I am unclear as to whether it is okay to say Tehillim when someone is sick. Is it better to learn Torah? What is the source for saying Tehillim for the sick?

Rabbi: The correct response is Tefilah, Prayer. But one can say Tehillim, so as to review the correct response, and then do Tefilah afterwards.

Reader: So all the Tehillim that anyone says on behalf of sick people is totally useless? If so, then why do all contemporary Rabbanim encourage this practice?

Rabbi: There is no source to say Tehillim for one who is sick. Rambam permits it only when one is healthy. The Torah sources (see the article) clearly prohibit the recital of any Torah verse(s) for the sake of healing. This must be clear to you. But, perhaps it is not as you suggest, that Rabbis endorse Tehillim alone, without a subsequent "Mishiberach". When the latter is recited, it is upon that Tefilah that we rely for healing, and not the verses...which cannot heal.

Nonetheless, when Torah sources conflict with Rabbis today, we follow the source.

Reader: Perhaps because all this occurred on behalf of the sick, i.e. that people recite Tehillim, the sick receive some of this merit which can ultimately cause them to heal. Similar to why we say Kaddish. It's a kabbalistic concept. Is it not because praising Hashem on behalf of a deceased person causes an elevation for the dead soul, the neshama? I believe the same concept applies in this case.

Jewish tradition teaches when one's neshama takes leave of its body and ascends to the Heavens, at that time, he or she is judged for his/her actions. From that time onward, that neshama cannot improve its standing in the Heavenly realm. However, according to our Chazal (sages), the neshama receives a "review" of its original judgment on its yahrtzeit, with the opportunity to elevate its status in Gan Eden. How could things

change after one passes on, you may think? Because in reality, the books are rarely ever "closed" on one's life since the neshama almost invariably left a legacy during the time it spent in this world. Therefore, the secondary mitzvos they helped generate with their actions on this world still accrue after their death to bring merit to their neshama. For example, if someone donated siddurim (prayer books) to a shul during their lifetime, they get a mitzvah each time someone uses that siddur. The same concept would apply to one who helps start a shul, Jewish day school, or other chesed organization.

This concept most certainly applies to one who had children who lead meaningful lives, since they can bring merit to the neshama of the deceased for many years to come. The mitzvah is Kaddish is one way to accomplish this. The deceased person indirectly caused me to do a mitzvah and therefore receives some of the merit.

Rabbi: According to this view, it makes no difference if I sin, as long as others say kaddish, my soul will be improved. Does this make sense to you? I don't see any source that endorses this view of "elevation of dead souls".

Fast-forward, the reader in fact was not quoting Midrash. It eventually became clear that there is no source for the theory that dead souls can be elevated by the living. In fact, Rashi cites the Rabbis who say that the living have no knowledge of the afterlife, and therefore no Prophet, person or Rabbi would ever claim he knows what happens to the souls of the dead. Isaiah 64:3 "no eye has seen it, [except] God alone". The Rabbis teach this to refer to Olam Haba, the afterlife, that "God alone" knows what it is. But no man knows what it is. Even the Prophets envisioned only those matters pertaining to the Messianic Era, but never did they behold any vision or insight concerning Olam Haba. Thus, it is ignorance and arrogance to claim that any man knows what happens there, or that the living can affect those souls. ■

Readers:

*We wish to hear your questions on areas of Jewish philosophy & Tanach.
Email us: office@Mesora.org
We will publish questions and answers in this section.*

(Moshiach continued from page 1)

drawn towards the idea of Moshiach for an inappropriate reason. He finds in it a panacea for all his problems.

Rambam explains in several of his writings that most people's unhappiness is due to their imperfections, not to their lack of material goods. This can be clearly seen in our society where luxuries abound, yet people remain unhappy. If people take flight into fantasy concerning the coming of Moshiach instead of realizing the true source of their unhappiness, they are forfeiting the true good Torah offers them and are wasting their lives. They are approaching neither a *afar of* nor a *love of* G-d.

The true good for man must be known by every Jew, scholar or otherwise. Every Jew must believe in all thirteen principles of faith, not just the twelfth, which is the coming of the Messiah. The eleventh, that of reward and punishment, demands a knowledge of the true good as is obvious from Rambam's formulation of this principle in his commentary on the Mishnah in Sanhedrin. It is for this reason he prefaced the thirteen principles of faith with a lengthy discussion of the true good for man. We do not tell the ordinary person to indulge in materialistic fantasies that are harmful to his soul, so that he await the coming of the Messiah. Rather, we tell him to adjust his sights to Torah, that he realize there is a true good for man which is the study of Torah and that this good will be available to the highest degree with the coming of the Messiah.

It should be clear that a mitzvah of the Torah is a very delicate matter. Each mitzvah and each idea is formulated with the utmost precision. Any deviation from true Torah concepts by ignorant and misguided people no matter how well intentioned can only lead to great harm. The ignorant cannot truly be righteous is a basic tenet of our faith. Those without knowledge must turn to the scholars for guidance. The mere performance of a mitzvah is no guarantee of its efficacy. Even the greatest mitzvah, learning Torah, is of no value if done improperly. The Talmud states that if one studies Torah for the express purpose of refuting others, it would be better if he were never born.

Not only Rambam, but Rashi places a limitation on one's activities regarding the coming of the Messiah. In Ketubot 111a Rashi states, *they [the Jews of the diaspora] should not press (for the end of time); they should not make too many supplications for this [the coming of the Messiah], more than is necessary.* From Rashi it is clear that an unrestrained petitioning for the coming of Messiah is prohibited.

Rambam in his famous disputation at Barcelona criticized the king for his mystical overestimation of the Messiah, which caused the king to be totally blinded from seeing the purpose of man's earthly existence (Disputation at Barcelona, 47).

The subject of Moshiach is fraught with potential disaster if it is unbridled by Torah knowledge. Our history reveals a long series of such disasters, from the famous Shabbtai Zvi to other less famous false messiahs. A major religion that has all but devoured our people was founded on a false notion of the Messiah. These people gave way to primitive emotions, idolatrous in nature, against which the Torah has warned us. Even today hundreds of our youth are being converted to alien religious cults in the name of messianism. These movements are characterized not by Chochma, or knowledge, but by fervor and emotional appeal. To say there is no wrong or dangerous way of perceiving Messiah is not only to go against our Torah scholars, but to deny reality. In this mitzvah as with any other we must be guided totally by Torah knowledge.

The aforementioned writer states further, *there are times when a Jew cannot rely on his intellect or emotions and must rely totally upon something higher as with his will.* Similarly, he states, *there are special times such as during an act of mesiras nefesh [sacrificing one's life] when sechel [intelligence] may not be the deciding factor between right and wrong.* I maintain that such an idea is erroneous and against everything we believe in Torah. All mitzvos and especially mesiras nefesh where one's life is at stake must be done only with the careful understanding of halacha, or else one is *michayav benafsho*, culpable at the expense of his life. According to the writer we can do away with the *suggyos* in shas [categorical areas in Talmud] that deal with guarding one's life and when and how one is to be *moser nefesh* [sacrifice life] and rely instead on *something higher.* There is nothing higher in Yahadus than the *Tzelem Elokim* [intellect] which Rishonim have defined as the sechel of man, that which permits him to perceive G-d's knowledge to the degree that man is capable of perceiving it. (For a brief secondary source see *Eyun Tefilla* on the *brocha asher yatzar es haadam betzelmo*.)

A recent article mentioned that many Rishonim including Rambam made predictions of Moshiach. Actually, Rambam did not make a prediction of Moshiach but of the return of prophecy to Israel. Rambam explains in *Iggeres Taiman* that Saadia Gaon, due to specific circumstances, was coerced into breaking the rule of predicting Moshiach. This does not mean in any way that the halacha of the Rambam and the scholars is compromised or that we need not understand or pay heed to their admonition. These Rishonim were operating on the principle of *Ais laasos lashem heferu Torasecha* which means that at certain times it is in the hands of the gedolim to determine that a law created to safeguard Torah be broken since a greater threat to Torah would be created by keeping this law. It is incorrect to suggest that we imitate these sages and

not follow the halacha of the Rambam. Rambam warns against the practice of imitating great sages in his eight chapters (chapter 4). One should be cautious when presenting to people who do not know the ins and outs of halacha, facts that lead them to conclude that our sages were hypocritical; that Rambam, for instance, said one thing and did just the opposite. This makes a mockery of Torah and leads people to believe that our Torah system makes no sense.

On another point, when Rambam states, *anyone who does not believe in him [Moshiach] or who doesn't wait for his coming not only denies the other prophets, but the Torah and our teacher Moshe,* he does not mean that anyone who does not eagerly await the Messiah is one who denies Torah. To deny something is to say it is not true. If one is not perfected enough to anxiously look forward to the Messiah he is not yet a *kofer*, one who denies. The word *mechakeh* means to wait for; the word *metzapeh* means to await anxiously. What Rambam means by *aino mechakeh* is that the person has lost patience waiting. He believes the arrival of the Messiah has been postponed and he will not appear in the immediate future. He ceases to wait for him. This is clear from the Rambam's formulation in his twelfth principle where he states, *he [a person] should not think that he [the Messiah] has been delayed, but if he [the Messiah] tarries, wait for him.* Similarly we say in *Ani Maamin*, *and even though he tarries, in spite of this I wait for him each day that he may come.* The idea is that the length of time should not diminish one's belief in the possibility of his coming in the immediate future. One is a *kofer* only if he denies the imminence of his coming, not if he fails to eagerly await him.

The writer also mentioned the mitzvah to love G-d, maintaining it is essentially emotional. According to Rambam it is based totally on knowledge as he explains clearly in laws concerning the foundations of Torah, chapter 2 law 2. For Rambam love of and fear of G-d are two sides of one coin. It is a desire to know G-d and an awe of Him that one experiences when he perceives G-d's infinite wisdom. This state, which involves emotion cannot be induced by any other means than knowledge. Rambam continues to explain this in the last of the laws concerning repentance, where he says *and according to the knowledge will be the love; if [the knowledge] is little [the love] will be little, and if [the knowledge] great [the love] will be great.* In other words the love is directly proportional to the knowledge; it cannot exceed it.

May we be *zocheh* [meritorious] to see the day described by the prophet when the world will be filled with the knowledge of G-d *as the waters cover the sea* so that we may pursue the study of Torah with love and kindness towards one another. ■

In Parshas Behar (Vayikra 25:36), the Torah tells us as follows:

"You shall not take from him interest or usury and you shall fear your G-d, and your brother shall live with you"

This prohibition is described earlier in the Torah, in Parshas Mishpatim (Shemos 22:24). However, the additional element here is how not charging interest on a loan to a Jew is somehow tied into yiras Hashem, fearing God. Rashi notes this (ibid "And you shall fear...") and offers the following explanations:

"Because a person's desire is attracted to [the idea of] usury, it is difficult to separate him from it; for he persuades himself that it is permissible because of his money which is idle in his (the borrower's) possession. [Therefore] it was necessary to say 'you shall fear your G-d.' Or [he may try to circumvent the prohibition] by pretending [that] the money is a non-Jew's in order to lend them to a Jew with interest, behold, this matter is given over to a man's heart and thought, and it was therefore necessary to say, 'You shall fear your God..'"

Interestingly, Rashi offers two separate explanations as to how fearing God plays a role in preventing ribbis. Of course, what Rashi is writing requires further elucidation. What does fearing God have to do with the difficulty in being "separate" from this activity? One could apply the notion of fearing God as a preventive to any sin one might engage in. What is unique about ribbis?

The second explanation also needs to be clarified. Rashi writes how an individual's misrepresentation of his money in a loan which thereby "allows" for charging the Jew interest, is something "given over to a man's heart and thought". What does this mean? The Talmud (Bava Metziya 68b) explains how the Torah uses the term "you shall fear your God" immediately after describing situations where a person may act in a manner where his intentions are masked. Rashi (ibid "since this is a matter...") expounds on this concept of "matters handed over to the heart". He explains that in these situations, there is nothing demonstrable in the person's behavior to indicate whether he is acting in good or bad faith, his intent is not known to an outside observer. Only God knows the person's true intentions, a situation that should bring about yiras Hashem, fear of God. It happens to be that this concept exists beyond ribbis. For example, regarding the halacha of standing up in the presence of a talmid chacham,

the Torah tells us, (Vayikra 19:32): "you shall fear your God." We again see the juxtaposition of fearing God with a specific action. The Talmud (Kiddushin 32b) elaborates, explaining how fearing God is brought as a counterweight to a situation that can emerge when obligated to stand for a talmid chacham, a learned man. A person may see the talmid chacham but before the chacham enters into his four amos, he turns away. In doing so, those observing may conclude he simply did not see the talmid chacham. However, his intention was to specifically avoid standing for this important individual. Again, nothing in his action definitively reveals his true intention.

We now see that this scheme of tricking the Jew into believing it is the money of a non-Jew falls into the greater category of "matters handed over to the heart". That being said, how does fearing God work here? A person knows that God is all-knowing — he cannot "hide" his thoughts. What new insight is being offered here?

Let's first get a grasp of the concept of yiras Hashem. The Rambam (Hilchos Yesodei HaTorah 2:2), in one of the most important ideas to emerge from his Mishneh Torah, defines the notion of love of God (ahavas Hashem) and fear of God. When a person studies his surrounding world, he sees the infinite chachma within it and desires to know God. This is ahavas Hashem. And once he internalizes this concept, he is taken aback, aware of his place in the universe, as well as his status as a mere human who is nevertheless a creation of God. This is yiras Hashem. We see that fearing God is not to be thought of in a child-parent manner, a fear of punishment or retribution. Rather, it is the proper view of the self in relation to God. This realization should guide us in all of the activities and decisions in our lives, both individually and within society.

This explanation serves as an appropriate backdrop to the issue of ribbis. Rashi's first answer refers to a person's inability to "separate" himself from charging interest, and yiras Hashem counteracts this. How so? In the business world, a person's money always has to have a function. Whether it is used for purchasing, or even as a means to make more money, it is always directed towards the financial goal of serving its owner. Yet, when loaning money to a Jew, the funds are "idle," as Rashi puts it. In other words, when conducting business, a person thinks his money should be put to use, to benefit himself. It is not that he is unwilling to give up the money (a different impediment that emerges in the area of tzedaka) rather, he finds it troubling to part with

what he considers the primary function of his money. If his money is not being used to benefit him, whether for purchasing objects or making him more money, it should stay in his pocket. This is why there is resistance to providing an "interest free" loan. A person who has the right view of his place in the world would understand that the benefit of money is not limited to just himself. The fact that the other Jew is able to use his money is a benefit, an objective benefit. A person must, therefore, disengage the self from the benefit of money, viewing it in the proper context. It is the redirection from the realm of the good just for the self to the realm of the more universal good that reflects yiras Hashem.

The second explanation also uses yiras Hashem as a counter, where the person's actions serve as an outgrowth of the problem of ribbis. A person, especially in the business world, quite often places a tremendous amount of energy and focus into how he is perceived by his peers. He lives under this constant concern, behaving in a way that he feels will shed a positive light on him. The businessman might act in a manner that people would think of as "good," when all along his true intentions are masked, all in order to keep up a certain image (i.e. Bernie Madoff). His security is completely dependent upon social judgment—not who he is but how he is perceived. Charging interest is a microcosm of this overall problem. He wants to charge interest and only refrains from doing so out of concern with how he would be perceived if he did so. Having one's self-image tied to other people's approval naturally results in a distorted life, taking a person away from the ideals of Judaism. The image of the self and its subsequent security must always be tied to God. It is not the childish "fear" that God knows what a person is thinking that should motivate him. Instead, a person's recognition of God's infinite knowledge, a reflective state emerging from yiras Hashem, should serve to drive the person's self-image and security into the proper arena. He sees himself for who he really is – and acts in line with this knowledge.

This is not to say that the system of halacha does not provide for situations where loans are made between Jews with interest. However, it is important to understand the intrinsic attraction to charging interest to another Jew, as well as how one's attachment to the area feeds his distorted self-image. The Torah, in its warning about yiras Hashem in the context of charging interest, is showing us how we must incorporate the fundamental concepts of fearing God in each of our behaviors and decisions between us all. ■


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