

a kid friendly publication of Nageela West Coast Joyfully Jewish Experiences



Mildly Interesting

by Rabbi Dani Locker

Poll question:

Is it humanly possible to write a dvar torah about interest without making a joke about it being interesting?

- A. No way
- B. Not a Chance
- C. Negative
- D. That's an interesting question.

Candle lighting.

Honolulu 6:21
Scottsdale 6:23
Henderson 6:38
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Here are a couple of interesting things about interest. Firstly, though it's a mitzvah to lend money to someone in need, it's totally against Torah rules to charge them any extra when they pay it back. This is called interest. Got that straight? Lending someone money and charging a fee or a late payment is forbidden. Why? Because a kindness should be a kindness and not a money- making venture. But here's the really interesting thing. It's not just a problem to CHARGE someone interest. It's even forbidden to volunteer to pay interest. In fact, the Torah refers to it as a snake bite (I guess you'd call that

an 'interest sting').

Normally, if I want to give up my money of my own free will, there's no problem. Why am I not allowed to pay you interest because I'm grateful for your loan? The Torah never makes rules preventing people from spending their money willingly. Here, the commentaries explain, it's so common and widespread, that if we would allow voluntary interest, it would happen often and people would use it as a loophole.

"Oh, no. He's not charging me interest. I'm voluntarily donating the amount that he wants." That's pretty fake, but it would happen. Have you heard about the bank that gives out

major loans and mortgag- es with 0% interest?

Yeah, that's because it doesn't exist.

Here's the third interesting thing about interest. According to many readings of





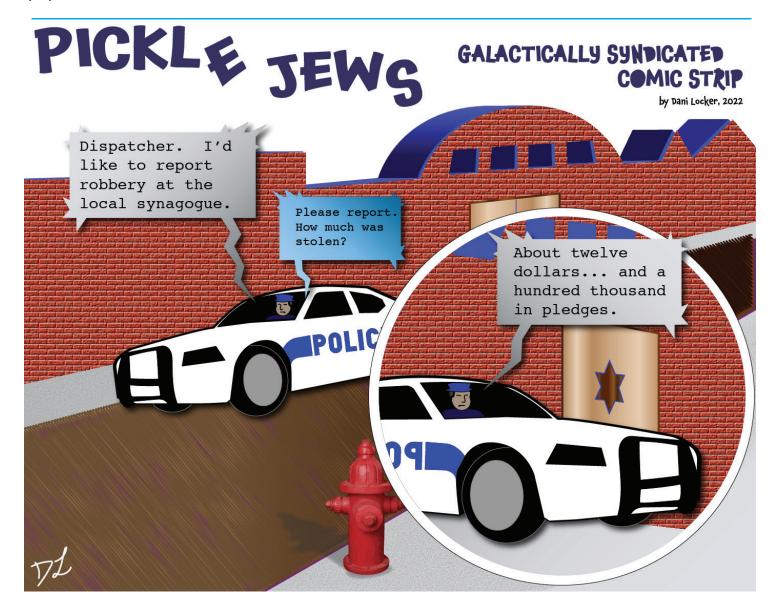


the Torah, it is a mitzvah to pay interest if you borrow money from someone who isn't Jewish. Wait a sec. If interest is immoral, then we shouldn't deal with interest even with someone who isn't Jewish. If interest is perfectly moral, then why can't we charge it, or even pay it for a Jew?

Is it all coming together for you yet? Here's what it looks like.

continued from page 1 It is fair, honest, moral and [should be] legal to charge a reasonable amount of interest, and also to pay interest. This is NOT a morality issue. It's business. In fact, if people would not be allowed to charge interest, loans wouldn't happen as often and it would be harder for people build businesses, buy houses and other important things. However, God wants the Jewish people to become a loving, caring family. When it comes to family, business is not just business. This explains the Torah's rules. If you're borrowing from someone who's not Jewish, or lending to him, it's business and should be treated like a smart business deal. If interest isn't charged, that moves it out of the 'business' box and moves it into the 'family' box. For fellow Jews, we want to do everything possible to prevent a business-like relationship.

Because we all know what happens when families get too interesting.



Stump the Rabbi is a forum where kids can Stump the Rabbi ack ANV Jowish question ask ANY Jewish question.

Have a question? Please send it in to stump@nageelawest.org

Questions here are real. Names and some wording have been changed.

Note: We call this 'Stump The Rabbi' for fun, but that's not really the point. The goal is to learn something important in an interesting way.

#212 All the Right Reasons

Dear Altruistic,

Hi Rabbi,

What should our attitude be towards commandments? I'm assuming that we should do them happily, but is it important to know try to force ourselves like and dislike to what the Torah says? Like, what if I haté Shabbat and love eating shrimp. Is that against the

Thanks

the reasons? Should we to change the things we

Torah? Albert Truistic

cleared things up. Have a great week!

Yes, and no, and yes. Hope that's

OK, here we go for realz. Maimonides famously says (and I'm paraphrasing a bit) that a Jew should not necessarily say, "Bacon is gross." The proper attitude can appreciate unkosher food as yummy, yummy in [someone else's] tummy. We don't have to dislike something just because the Torah tells us not to have it or do it. On the flip side, one should ideally not just keep Shabbat because "it's good for my social development to put my phone away once a week." It may be true, but it's not necessary for mitzyah observance. So it's not against the Torah to love shrimp (of course, if that love causes you to

eat shrimp, you might want to reevaluate).

Less famously, Maimonides continues to say that this rule only

applies to vertical commandments (that's my term for commandments that are between us and the One above). However, when it comes to horizontal commandments (rules about how we behave toward others), the goals of these commandments include changing our attitude. Here is an example:

There's a mitzvah to lend money to a person in need. Let's say someone asks for a loan, but I can't stand the guy (he doesn't like pickles- who could like a guy who is contemptuous of the grandeur that is the pickle?). But I say, "Well. Jason is gross, but what can I do? God wants me to lend money to this lousy excuse for a human, so that's what I'll do." Have I done the mitzvah properly? Not really. When it comes to mitzvos that guide how we act toward others, a goal is to work on changing our feelings. So when we perform an act of Kindness, it should be done with love and feelings of goodwill. Not with resentment. When the Torah forbids us to gossip about others, part of the mitzvah is to develop respect for other people, their privacy and boundaries.



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So far so good, right? Vertical commandments don't fully need us to be emotionally invested, while horizontal commandments do. But as usual, it's not so simple. Ideally, all mitzvos are meant to affect us and change us. Here's another example.

There is an unusual commandment called 'shiluach hakan' where a person who wants to take an egg from a bird's nest must first send the mother bird away. The talmud and the midrash seem to contradict each other. The Midrash says that this shows God's great mercy upon all creatures (even though we're allowed to take that egg, we don't

want to cause the mother the pain of seeing it directly). Yet the talmuď says that if a person says that the purpose of the mitzvah is God's mercy, we

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shushhhhhhhh him (everyone loves a good shhhhushhhhh, am I right?). What's the deal?

Yes, all of the commandments of the Torah are representative of God's awesome and perfect traits. Yes AND we are supposed to learn from those and try to become more like God by utilizing those traits. Yes AND that still shouldn't be the reason we follow God's commandments. They're wonderful, and that's not why we do them. Sure, on the highest levels of growth we can gain value by truly understanding and feeling why bacon is bad for us, or why keeping Shabbos will help our overall happiness in life. But that shouldn't be our primary motivation. Step one is doing what we are told to do. Step two is trying to get some additional wisdom or value out of it.

Have a Nageela Shabbos,

the Rabbi

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The shepherd got pulled over while driving his sheep through

It seems he made an illegal ewe turn.

OUCH! GROAN! Why do bad jokes happen to good people? Find a better joke. Send it to dlocker@nageelawest.org

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