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*With
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ב"ה

Parshas Behar

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The Other Side of Wallstreet

Virtually every single bank in the entire world lends with interest. Not a single financial institution in any country will think twice about charging additionally for a loan. So why is it that the Torah frowns upon ribbis so heavily? Why do the Torah, Mishnah and Gemara elaborate so much about the severity of charging interest? What is it about charging interest that is so terribly bad? Both parties agree to it. Nobody is getting ripped off. How is charging ribbis any different than marking up the price of a sack of potatoes to make a profit? Why is one financially unethical and the other “business as usual”?

To compound the question, the name the Torah uses for interest is neshech. The Baal Haturim explains that the name is derived from the word nachash, snake, meaning to say that lending with interest is tantamount to causing one to get bitten by a snake.

The question is, in what way? And why specifically a snake of all animals? Why don't we compare it to the touch of a poison dart frog, or the sting of a killer wasp, or the ferocious attack of a great white shark?

The Gift of Goodness

The Kli Yakar gives the following explanation. We know that Hashem does not benefit at all from the world or its inhabitants. He created us purely to give good to us. The ultimate good is spiritual pleasure, which emanates from Hashem Himself. The more we connect ourselves to Him, the more of this pleasure we receive. In a utopian world, Hashem wants nothing more than to give us pleasure and has no problem giving us all the food and money we need on a silver platter. In fact, that is the life Adam was living in Gan Eden. That lifestyle was doubly good. He had all his needs taken care of by Hashem, and he therefore had the closest of relationships with Him. It was immensely obvious to him that the goodness was coming from Hashem, which then heightened his appreciation of Him, in turn strengthening his relationship with Him, which in turn added to his spiritual pleasure. In short, life was great.

Then Adam sinned. He ate from the forbidden fruit. He breached his relationship with Hashem. His punishment was that the Heavenly kitchen, offering him three meals a day, was now closed, and he had to work for his food. This was a twofold punishment.

He no longer got his needs handed to him, and he no longer saw Hashem's direct hand in all areas of his life. This in turn lessened his recognition and appreciation of Hashem, which in turn tarnished his relationship with Hashem, which in turn lessened the pleasure of his existence. In short, life got significantly less pleasurable spiritually. This was mankind's destiny for the duration of history as we know it.

Our saving grace that would guarantee at the very least a small relationship with Hashem was that we would still need to come onto Hashem for our food to grow and our business to prosper. Even though a farmer now has to plant his crops, and a salesman has to sell his product, he isn't entirely cut off from his relationship with Hashem, for he still needs to daven that his crops grow and his product sells. The same is true with all avenues of income. All, except one: ribbis. Lending with interest is guaranteed profit, to the point where it cuts out G-d from the equation. There is no praying that the crops will grow. There is no davening that customers will show up. There is no praying that the business deal will go through. It is merely lending and getting free money in return. G-d is entirely out of the picture.¹

One who lives a life independent of Hashem is missing out on the ultimate pleasure that our world has to offer. Dependency on Hashem isn't merely a way to access more pleasure. It is pleasure in and of itself. It is our soul realigning with its true self. It is our eternal neshamah connecting to infinity.

The snake that persuaded Adam and Chava to sin was given a peculiar punishment. He was told, "Beginning now until the end of time, you will eat the dust of the earth."

One might ask, what's so devastating about this punishment? An animal doesn't care what it eats! With this punishment, the snake now has the whole world to eat. Wherever he goes, he finds food. What type of punishment is that? The answer is that his retribution is the fact that he is cut off from G-d forever. There is no relying on Hashem for the grass to grow. There is no dependency on Hashem to send deer and fish to prey on. There is merely spiritless dirt.

We call ribbis – neshech, symbolizing a snake, for that is what the snake represents. Living life G-dless. Banks the world over have no problem charging interest, because for them, money is an end, not a means. We believe there is something far more meaningful. Our relationship with Hashem is what's dearest to us, and we vigorously avoid detractors from it.

When we suffered from a terrible plague in the desert, Aharon took a staff with a snake circling it, and ran into the middle of the camp, holding it up for all to see. He was sending the message to never forget the mistake of the snake, and to always remember

¹ One may ask, if the concern for ribbis is that it leads to feeling independence from Hashem, then why is ribbis allowed while lending to a non-Jew? The Kli Yakar answers that unlike when one lends to a Jew, when one knows for certain that he will be paid back, when one lends to a non-Jew, there is in fact no guarantee that he will return the money, and therefore the dependency on Hashem is still there.

that our connection to Hashem is what's paramount. Nowadays, ambulances and hospital logos likewise bear a snake, for it symbolizes the desperate need, in times of health crises, to bolster our relationship with G-d, for that is what brings true healing and health.

I was once reading Perek Shirah (the listing of the spiritual DNA of all living creatures in the world), going through all the animals, and was amazed at what the snake says. The pasuk that the snake belts out when it's his turn to sing Hashem's praises is, *"Somech Hashem lechol hanoflim ... Pose'ach es yadecha umasbia lechol chai ratzon"* (Tehillim, 145). I was shocked. The snake, out of all the possible angles of praising Hashem, proclaims Hashem as the true Source of nourishment. The snake, who was given nothing but dirt to consume, is the one telling us how great Hashem is, in that He sustains all life. After centuries of being cut off from Hashem, the snake finally belts out loud and proud: "Hashem is the ultimate Source of good."

The Rich Man

A young man once asked an old, rich man how he had made his money. The old man straightened his designer glasses and said, "Well, son, it was 1932, the depth of the Great Depression. I was down to my last nickel. I invested that nickel in an apple. I spent the entire day polishing the apple and, at the end of the day, I sold the apple for ten cents. The next morning, I invested those ten cents in two apples. I spent the entire day polishing them and sold them at five o'clock for twenty cents. I continued this system for a month, by the end of which I accumulated a fortune of one dollar and thirty-seven cents."

"Wow!" the young man exclaimed with wide eyes. "And then what happened?"

"Then my wife's father died and left us two million dollars!"

We all put in the grind to succeed, but ultimately it is Hashem Who supports us, and the sooner we come to that conclusion, the richer our relationship with Him will be. For on our side of Wall Street, that's the only thing that really matters.