

Do not act toward him as a creditor. (22:24)

Hashem's act of creating the world was an act of altruism. The Almighty needs nothing. He simply wants to do good, to benefit others. To this end, he expects His People to emulate His ways by identifying with the needs of others and looking for ways to alleviate their travail. It is important to underscore that travail comes in all forms and sizes. Just because an issue does not bother me does not mean that it would not bother anyone else. Our barometer for success is measured by what we do for others – not by what we do for ourselves. An area in which this rule is put to the test is when it involves lending money to someone in need. The mere fact that the person is in need is in and of itself a hint that this act of *chesed*, kindness, might extend for years. After all, who is to say that he will have the funds to pay back the loan at the designated time? If he had access to funds, he would not be borrowing money.

Halachah dictates that one may not impose payment of a loan when he is certain that the borrower has come on hard times and has no money. This applies even under such circumstances that the tables have turned and now the lender can really use his money. Sadly, in our self-centered, narcissistic generation, when we have no time to spend with people, we have to depend on texts and emails for survival. It is difficult to ascertain who is in serious need and who simply wants. Those who take the time and make the effort to meet people face-to-face, and listen to their stories of woe are those whose home is the *bais hamedrash*. They are guided by the dictates of the Torah and *Chazal* and are, thus, able to override personal interests. Veritably, someone who truly lives by the Torah does not have (should not have) vested interests beyond those of the Torah.

Horav Chaim Peretz Berman, Shlita (one of the *Roshei Yeshivah* in Ponovezh), related the following two vignettes. It is important to underscore that the heroes of these stories were regular Jews who made the *bais hamedrash* their home. *Horav Shlomo Berman, zl* (son-in-law of the *Steipler Gaon, zl*), was an illustrious Torah-giant whose brilliant mind was evident in his extraordinary knowledge of Torah. This is well-known. Many people were unaware that he had a *gmach* (*gemillas chesed* loan fund) which he used to lend money to Torah scholars who were in need. It happened that one of his borrowers ran amok and did not pay back the loan on time. Due to the fact that the money was immediately used to be lent out to others, *Rav Berman* had no recourse but to turn to the guarantor (who had promised to secure the loan and pay if the borrower did not) and ask for payment. The guarantor, an individual by the name of *Rav Politansky*, returned that night to the *Rosh Yeshivah's* home with the funds. He even apologized that it had come to this point. (No one enjoys collecting from the guarantor, and most guarantors do not expect to ever be in the position in which they have to repay the loan.)

Now we come to the clincher, which demonstrates the outstanding *middos*, character refinement, of *Rav Politansky*. He told the *Rosh Yeshivah* that it was actually all his fault. Apparently, two weeks earlier (about the time that the loan was due), the borrower had come to him (*Rav Politansky*) with all the money and asked him to pay *Rav Berman* in his name. He forgot to do so, and he apologized profusely for his negligence.

Wonderful ending? No. We have more to tell. A few months passed, and the original borrower presented himself at Rav Berman's apartment with the money that he owed him! "I apologize to the *Rosh Yeshivah* and beg his honor's forgiveness for returning the payment so late. At the time the loan was due, I did not have a penny to my name. I had no food in my house – nothing. So, I 'allowed' myself to be late with payment of the loan."

Rav Berman wondered, "Do you not remember that you gave the money a few months ago to Rav Politansky to pay me?" The borrower replied, "I have no idea what the *Rosh Yeshivah* is asserting. This is the first time that I have had access to any money of any sort."

Here we have a classic case of an honorable Jew who not only paid back someone's loan, but he did it in a manner that would conceal his shame.

Rav Moshe Frankel, zl, was a premier *rebbe* in a *cheder* in Bnei Brak. He decided that in order to make ends meet, he required a supplementary income source. To this end, he opened a small store that sold cleaning supplies. When *Rebbetzin Berman, ah* (daughter of the *Steipler*) learned that Rav Moshe had opened a store, she decided that she would purchase her wares from him. He was doing this for the purpose of augmenting his livelihood. How could she not help in some way? For quite some time, she would make an order, and Rav Moshe had it delivered to her apartment. One day, right before *Yom Tov*, she made an unusually large order. As usual, it was promptly delivered to her door. As she was going through the containers, she noticed a receipt from *Yad Ezra*. (*Yad Ezra* is an organization that caters primarily to *klei kodesh*, those involved in Torah-study and its dissemination. Due to their limited means, this organization, which receives outside support, is able to maintain a very low markup on their products.) She looked at the receipt, and it included everything that she had ordered from Rav Frankel's store. Something was not right.

The next day, the *Rebbetzin* paid a visit to Rav Frankel and asked for an explanation. When he saw that, whatever he said, the *Rebbetzin* would be able to poke holes in it, he finally explained; given the size of her family and dearth of her funds, she would do better by shopping at *Yad Ezra*. He understood that she wanted to help him, but he could not allow her to overpay. So, for years, whenever she made an order, he would go to *Yad Ezra* and purchase the products at a reduced price. He would discard the receipt and personally deliver the order to her home – with his own receipt (for the same price). This time, for some reason, he forgot to discard the *Yad Ezra* receipt.

We are not used to such character refinement: a *Rebbetzin* that pays a premium to support a *rebbe* who is trying to earn a living; and a *rebbe* who is willing to spend time and lose money just to ease the financial burden of a Torah scholar. These are not isolated cases of individuals acting kindly. It was the way they lived.