



The Neighbor's Want

רמב"ם הלכות מלוה ולוה, א:א

It is a positive mitzvah to lend money to the poor among Israel, as is stated: "If you will lend money to My nation, to the poor among you." Lest one think that this is a matter left to the person's choice, it is also stated: "You shall certainly loan to him."

מצות עשה להלוות לעניי ישראל שנאמר "אם כסף תלוה את עמי את העני עמך." יכול רשות תלמוד לומר "העבט תעביטנו וגו'."

than tzedakah because it includes all socioeconomic classes, implying that the mitzvah of loaning is also to the rich.

The Rambam, however, feels that the Gemara is merely adding a *rabbinical* mitzvah to loan to the rich, but the Torah commandment is specifically for the poor.

To understand why it matters if a loan to a rich man is *miderabbanan* or *min haTorah*, let us first consider a case in which both a poor man and a rich man need a loan. According to the *poskim* that deem rich and poor equal for the mitzvah of a loan, who has precedence in such a case?

On one hand, the poor man certainly needs it more. But the rich person may feel more desperate because he is not used to being in a

LOANS TO THE RICH?

The Rambam opens the *halachos* of *Malveh v'Loveh* with "the mitzvah to give a loan to a poor person."

He makes no mention of whether it is also a mitzvah to lend money to a wealthy person who is in need of liquid cash. The Rambam's reasoning is that the Torah clearly states "אם כסף תלוה את העני — you shall loan a

poor person," saying nothing about a wealthy person.

Most other *poskim* rule that while tzedakah is a mitzvah primarily for the poor, the mitzvah of giving a loan is not just to a poor person but also to the rich.

These *poskim* base their ruling on the Gemara that specifically states that the mitzvah of giving a loan is greater



מחזור הארבעים
40 CYCLES OF
 LEARNING RAMBAM

לזכות
 הרה"ת ר' יוסף ברוך הכהן
 וזוגתו מרת מחלה רבקה
 ומשפחתם
 שיחיו
 פרידמאן

needy situation. So perhaps, based on the entirety of the situation, the rich man should come first, for after all the poor man is accustomed to not having enough money.

According to the Rambam however there is no question. Regardless of their levels of desperation, the poor man comes first since lending to him is a *mitzvah min haTorah* while lending to the rich man is only *miderabbanan*.

WHAT'S YOUR VIEWPOINT?

The Rambam states¹ that every mitzvah has its basic component, the part actually spelled out, but more importantly, it also has a message of character refinement and way of life:

On a simple level, the Rambam omits wealthy people because he is **limiting** the mitzvah of lending to

only poor people. On a deeper level, however, the Rambam is asking us to view another's wants and needs the same way we view a poor person's: Just like we don't think twice before pursuing our own wants, not calculating if they are truly a need or just something we really want and so we feel desperate to obtain it; so, too, we should not scrutinize another person's needs.

To illustrate this point, the Gemara in Kesubos cites a story. Rav Yehuda said in the name of Rav: There was an incident involving the daughter of Nakdimon ben Gurjon. When the Sages designated 400 gold coins per day from her late husband's estate for her account of perfumes, she retorted: This is how you should pledge for your own daughters, and they (taking it as

a great blessing...) answered after her: Amen.

The Gemara uses this incident to teach a lesson: While spending this amount on perfumes may have seemed incredibly extravagant for most people, to a point that the *Chachamim* considered it a wishful blessing worth answering "amen" to, for her however—being the daughter of one of the wealthiest Jews of the time—this was a sentence to a life of poverty.

If we will give based on another's feeling and not based on our assessment of that person, we merit that Hashem gives us based on how we feel and want, whether we need it or just want it.

(*Yud Kislev 5748*)

1. Conclusion of Hilchos Temura