

Keeping Score

Parshat Behar - 5782

The following question was posed to Rabbi Aryeh Lebowitz, director of the Semicha program at RIETS and Rabbi of Beis Knesses of North Woodmere. Rabbi Lebowitz is among the most prolific teachers of Torah anywhere, and answers many halachic questions from all over the world. A member of his community lent a considerable sum of money to another Jew. After many failed attempts to collect the loan over a period of several years, the lender began to lose hope that he would ever see his money again. It was around the High Holidays that he arrived at this conclusion, and he wasn't sure what to do about it. In the middle of the silent Amidah on the first day of Rosh Hashanah, he turned to God and said, "*Ribbono Shel Olam*, I really want this money back, but I also don't want to be the reason this man is decreed for a harsh fate on the Day of Judgment. Since I won't see this money anyway, I am forgiving the loan. In the merit of my forgiveness of him, please forgive me my many sins as well." While he never informed the debtor of this forgiveness, he left shul that day feeling positively cleansed after his decision. Apparently, the season of penitence inspired his counterpart as well, because the very next day, a check arrived in the mail for the full sum.¹ The lender asked Rabbi Lebowitz whether he was permitted to keep the money after having forgiven the loan in his heart. Without getting into the details of Rabbi Lebowitz's ruling (though I would love to discuss it with you, at kiddush and perhaps in a shiur at a later date), the *shaileh* is more relevant than one might think. In fact, it is one of

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<https://www.yutorah.org/sidebar/lecture.cfm/818729/rabbi-aryeh-lebowitz/from-the-rabbi-s-desk-mechilah-and-mechilah/>

several unique laws pertaining to the Shemittah year, which is discussed in this morning's Torah reading. What this man did as a gesture of magnanimity and compassion is actually incumbent upon in the Shemittah year, due to a concept known as *Shemittat Kesafim*, or the forgiveness of loans and debts in the seventh year.

Money is not the only thing that is canceled in the seventh year. Land may not be worked during that entire year, slaves are set free, and in the Yovel year, even property in the land of Israel returns to its original owners. Oddly enough, in our Parshah, there is actually no reference to the cancellation of debts, which is only described in Parshat Re'eh (Devarim 15:2):

וְזֶה דְּבַר הַשְּׁמִטָּה שְׁמוֹט כָּל־בַּעַל מַשֶּׁה יָדוּ אֲשֶׁר יִשָּׂה בְרַעְיָהוּ לֹא־יִגֹּשׁ אֶת־רַעְיָהוּ וְאֶת־אָחִיו כִּי־קָרָא שְׁמִטָּה לָהּ:

This shall be the nature of the remission: all creditors shall remit the due that they claim from their fellow [Israelites]; they shall not dun their fellow [Israelites] or kin, for the remission proclaimed is of 7

The absence of this law in our Parsha suggests to us that there is something different about the cancellation of debts. Moreover, all the other laws of *Shemittah* focus on democratization, and on leveling the playing field for everyone to be able to help one another, while *shemittat kesafim* seems to accomplish the exact opposite. Cancellation of

debts certainly helps the debtor, but it does not help the creditor at all. In fact, it could have a chilling effect on commerce in general, discouraging people from ever lending money again! The Torah anticipates this in Parshat Re'eh when it cautions us not to refrain from lending money on account of the cancellation of Shemittah year. (Devarim 15:9-10)

הַשְׁמֵר לָךְ פֶּן־יִהְיֶה דְּבָרְ עִם־לִבְּךָ בְּלִיעַל לֵאמֹר קִרְבָּה שְׁנַת־הַשְּׁבִיעִי שְׁנַת הַשְּׁמִטָּה וְרָעָה עֵינֶיךָ בְּאַחִיךָ הָאֲבִיוֹן וְלֹא תִתֵּן לוֹ וְקָרָא עָלֶיךָ אֱלֹהֵי וְהָיָה כִּן חָטָא:

Beware lest you harbor the base thought, “The seventh year, the year of remission, is approaching,” so that you are mean and give nothing to your needy kin—who will cry out to יהוה against you, and you will incur guilt.

נָתַתָּ תִתֵּן לוֹ וְלֹא־יָרַע לְבָבְךָ בְּתַתֵּת לוֹ כִּי בִגְלַל אֵל הַדְּבָר הַזֶּה יִבְרַכְךָ ה' אֱלֹהֶיךָ בְּכָל־מַעֲשֶׂיךָ וּבְכָל מִשְׁלַח יָדְךָ:

Give readily and have no regrets when you do so, for in return your God will bless you in all your efforts and in all your undertakings.

Hillel famously instituted the concept of a *Prozbul*, an innovation that allows debts to be collected even during a Shemittah year. Everyone here is going to have to sign one before Rosh Hashanah. The reason Hillel instituted Prozbul was to prevent “locking a door in the face of borrowers.” The Torah wants us to continue to lend money- in fact, there are at least three verses in the Torah that tell us so. And the Rambam (Hil. Tzedaka 10:7) lists a loan among the highest forms of *tzedaka*.

The question is, therefore, a simple one: If the Torah wants us to keep lending money, why does it order us to cancel debts? And how is cancelling debts even in the same category as releasing slaves from mandatory servitude?

Perhaps we can suggest that within Shemitat Kesafim lies a novel and powerful idea: *it is forbidden for us to hold others in our debt*. True, there is a way to be paid back financially- but this concept is much deeper than just a few dollars. We should not be walking around making calculations over who owes us what. It is unhealthy to maintain a mental ledger of the insults we have suffered, of the favors we have done for others and the credit we may deserve for things we have done.; Chana never says thank you for doing carpool; It's not my turn to do the dishes tonight; I saw on Instagram that Sarah had a party for all her friends and I wasn't invited; It's my brother's turn to host Yom Tov... and on, and on. People who live life like this, making lists and artificial rules of debt, enslave others to their imaginary tit for tat obligations but also become enslaved themselves. They always feel cheated and underappreciated, always strive for parity in relationships by invoking "fairness" and "my turn" type of ethics, and are always seeking recognition that is often elusive and never sufficient. While their accounting of who owes them may be correct, it can lead a person to feel perpetually unhappy. One of the central features of Obsessive Compulsive Personality Disorder is a "Preoccupation with details, rules, lists, and order² and with who is right and who is wrong." When you live a life of *cheshbonot*, all of your interactions become transactional; it is often this kind of scorekeeping that turns marriages into toxic prisons of enmity, and families into poster children for dysfunction. If you think about it, the most extreme, noxious and deadly form of this sense of entitlement, the most perverted type of scorekeeping, led to the bloodbath last Shabbos in Buffalo. The murderer, in his 180 page manifesto, repeatedly complained about the "Great Replacement," the view that America,

² <https://www.verywellmind.com/ocd-vs-obsessive-compulsive-personality-disorder-2510584>

which belongs to white Christian men, is overrun by interlopers who seeks to usurp the jobs, money, property and women that are rightfully theirs. Black Americans were the shooter's innocent victims on Shabbos, and that is horrifying enough. It is their pain that must take center stage right now. We must remember the 10 people whose lives were snuffed out that day, people like Geraldine Talley, 62, an avid baker who brought apple-cinnamon bread pudding and chocolate-peanut butter pie to loved ones, or Heyward Patterson, 67, a deacon who often drove fellow church members to Tops, and share the grief of their family and friends. But as Jews, we cannot overlook the horrifying fact that the shooter spoke extensively about us, and had heavily Orthodox communities like Lakewood and Toms River, New Jersey in his crosshairs. At the root of all this hatred is this scorekeeping. If you walk around with a ledger of societal grievances then your life is one long, frustrated reckoning, one that turns murderous in the minds of the psychotic or unbalanced.

Shemittat Kesafim reminds us that we can be larger than the petty reckonings that make up our lives. We don't have to forgo what we are legitimately, halachically allowed to collect, but we can refine our character to be like the man on Rosh Hashanah. It doesn't have to wait for a jubilee, a shemittah year like this one, or Rosh Hashanah. It is available to us every day- all we have to do is let go of the stubborn insistence that we are owed something, and decide instead to be happy.