

CURRENT TALMUD PASSAGE

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BH

NEITHER A BORROWER NOR A LENDER BE: JUDAISM SAYS IT LONG BEFORE SHAKESPEARE

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In these economic times, both on the micro and macro levels, the phrase from Proverbs (22:7), "the borrower is slave to the lender" takes on an immediate meaning. When we owe money, the creditor, in some ways, owns us. Our nation, too, is "owned" by those who lend us money and we "indebted" to our creditors.

Exodus Rabbah, commenting on Exodus 22:24, offers this insight:

"If you lend money to any of my people with you who is poor, you shall not be a creditor to him, nor shall you lay upon him interest. (Exodus 22:24)"

There is nothing in the world worse than poverty- it is the most terrible of all sufferings.

Our teachers said: If all sufferings are on one side of the scales and poverty is on the other, poverty outweighs all the other sufferings put together. How do you know? The Holy One, blessed be He said to Job: What do you want, poverty or suffering? Job said: Lord of the Universe, I am ready to accept all the troubles in the world, but not poverty; for if I go into the market without the smallest coin, what shall I eat?

When suffering came upon him, he began to complain against God's stern justice, as it says, "Oh that I knew where I might find Him. (Job 23:3)" Eliahu (one of Job's friends) said to him: Why do you complain? Did you not say that you preferred all kinds of suffering to poverty? Did you not yourself choose suffering? As it says, "Take heed, regard not iniquity; for you have chosen this rather than affliction. (Job 36:21)"

Because poverty is worse than all other troubles. So Torah says, "Even to the poor with you. (Exodus 22:24)" For God said: Is not his poverty bad enough that you must even exact interest from him? (Exodus Rabbah Mishpatim 31:12)

Discussion Questions:

1. The Torah text is explicit: poverty is bad enough; having to get a loan is bad worse but being charged (or charging) interest for that loan is rubbing salt into the wound and the Torah is explicitly against it. Exodus, which contains the story of our liberation from Egypt, sees loans as slavery. Has much changed? Does a loan

make the borrower slave to the lender? If so, how? If not, why not?

2. Do you find it surprising that Job would pick suffering over poverty? (I confess, it surprised me.) Which would you choose, suffering or poverty? Why? Does Job's choice go against other principles in Torah? How could poverty be worse than suffering?