

IN HONOR OF

Reb **Shmuel Dovid HaKohen** ben **Ita Rochel** שיח'י **Cohen**  
on the occasion of his birthday, 15 Nissan

Reb **Menachem Mendel** ben **Mesuda Yardena** שיח'י **Uzan**  
on the occasion of his birthday, 15 Iyar

Reb **Aryeh HaLevi** ben **Chaya** שיח'י **Siegel**  
on the occasion of his birthday, 18 Iyar - Lag B'Omer

\*

May they go from strength to strength  
in health, happiness, Torah and *mitzvot*.

\* \* \*

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19 Iyar, 34th of the Omer, 5782

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# LIKKUTEI SICHOS

## AN ANTHOLOGY OF TALKS

by the  
**Lubavitcher Rebbe**  
**Rabbi Menachem M. Schneerson**

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**Ekman**  
 Passed away on 5 Sivan - Erev Shavuot, 5765  
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## BESURAS HAGEULO

are presently standing ready to greet our righteous Redeemer [Moshiach]. This is particularly true now that we have reached the milestone of forty years<sup>8</sup> concerning which the Torah says, "G-d gave you a heart to know and eyes to see and ears to hear."<sup>9</sup> Additionally, we are now situated in the fifty first year [5751], which in Hebrew forms the acrostic (It shall be a year of) wonders which I will show him [נפלאות אראנו - Niflaos Avenu].

The Jewish people should, therefore, be encouraged and their spirits uplifted by declaring that G-d says daily, and literally, anew, that, "**I have indeed remembered you,**" and that your righteous Moshiach "stands behind the wall"<sup>10</sup> and that "this one is coming."<sup>11</sup> Accordingly we should prepare ourselves to greet him by increasing our observance of Torah and Mitzvos, **in consonance with the ruling of the Rambam**<sup>12</sup> (whose anniversary of passing is the 20th of Teves, the night after this Sabbath), that through "one Mitzvah, one can favorably alter the balance for oneself and for the entire world, causing oneself and them salvation and deliverance."

*(From the talks of Shabbos Parshas Shemos, 19 Teves 5751)*

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8. [I.e., forty years since the passing of the Previous Rebbe, a milestone which enables us to fully realize the intention and depth of the teachings that were said forty years earlier. - Translator's note.]

9. Tavo 29:3 [Moses said this to the Jewish people who were about to enter into the Promised Land, explaining that they were now capable of realizing that which they were taught by G-d forty years earlier. Translator's note.]

10. Shir HaShirim 2:9.

11. Ibid 8. See Shir HaShirim Rabbah on this verse (ch. 2:8(b)).

12. Hilchos Teshuvah 3:4.

# LIKKUTEI SICHOT

## AN ANTHOLOGY OF TALKS

RELATING TO THE WEEKLY SECTIONS OF THE TORAH AND  
SPECIAL OCCASIONS IN THE JEWISH CALENDAR

by the  
**Lubavitcher Rebbe**  
**Rabbi Menachem M. Schneerson**

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Volume VIII: *Vayikra*

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In English rendition  
by  
**Rabbi Eliyahu Touger**

## 12

## BEHAR

## THE COST OF LENDING AT INTEREST

This week's Torah reading includes the prohibition against giving or taking interest.<sup>1</sup> The passage concludes:<sup>2</sup> "I am G-d your L-rd who took you out of the land of Egypt... to be your G-d."

On this verse, the *Sifra* comments:

From this verse [we may derive the principle]: Whoever accepts the yoke of [the prohibition of] interest accepts the yoke of heaven. Whoever casts off the yoke of [the prohibition of] interest casts off the yoke of heaven....

For whoever acknowledges the *mitzvah* of interest acknowledges the exodus from Egypt. Whoever denies the *mitzvah* of interest is as if he denies the exodus from Egypt.

We must understand: Why is the prohibition against interest so closely related to the exodus from Egypt and the acceptance of the yoke of heaven? *Rashi*<sup>3</sup> explains that just as at the time of the exodus, G-d differentiated between the first-born and all others, so too, He will be able to pick out a Jew

All of the signs mentioned by our sages indicate that we are currently situated **at the very end of the period of exile**. We have "passed all the deadlines."<sup>1</sup> We have also performed Teshuvah [repentance, return, a prerequisite for Redemption]. Indeed, my sainted father-in-law, the leader of our generation, declared (several decades ago) that we have already concluded all the service [necessary for Redemption], including the "polishing of the buttons,"<sup>2</sup> and we now stand ready ("All of you stand ready") to greet our righteous Moshiach.<sup>3</sup>

\* \* \*

Despite the difficult and protracted final exile, which has lasted more than 1,900 years (in stark contrast to the duration of the Egyptian bondage which lasted 210 years), the nature of "the Children of **Israel**" has essentially **transcended exile**. Thus, every additional moment we remain in exile is a form "having **now come** into Egypt,"<sup>4</sup> "as if they had that very day entered into Egypt."<sup>5</sup>

The Jewish people, therefore, stand with firm faith and conviction that G-d will immediately fulfill his promise that "I have indeed remembered you"<sup>6</sup> by bringing the genuine and complete Redemption, especially when hearing from the Moses of our generation,<sup>7</sup> my sainted father-in-law, the leader of our generation, that we have already concluded all matters of Divine service and

1. *Sanhedrin* 97b.

2. Talk of Simchas Torah, 5689.

3. Cf. *Hayom Yom*, among others, 15 Teves.

4. *Shemos* 1:1.

5. *Shemos Rabbah*, beginning of our Parsha (8:14), *Tanchuma*, loc. cit. 3.

6. *Shemos* 3:16.

7. See *Bereishis Rabbah* 56:7: "There is no generation in which there is none like Moses." See also *Zohar* 3:273a. *Tikkunei Zohar* 69 (112, beginning of side a. 114, beginning of side a). *Tanya* chapter 44. Ibid. *Iggeres HaKodesh*, elucidation of sec. 27, end.

1. Both the lender and the borrower are liable, as reflected in *Devarim* 23:20. See *Shulchan Aruch HaRav, Hilchos Ribis*.

2. *Vayikra* 25:38.

3. In his commentary to the above verse, based on *Bava Metzia* 61b.

king"<sup>11</sup> has acquired an exclusively **positive** connotation, one that is **visibly and manifestly good, even to eyes of flesh**. In the words of our sages:<sup>12</sup> The Holy One Blessed be He says to Israel, "My children have no fear. All that I have done<sup>13</sup> I have done exclusively for you... the time of your Redemption has arrived."

The emphasis of this generation - particularly this year, the year designated as "It shall be a year of wonders I will show him" - should be placed on the concept of G-d's support of those who have fallen,<sup>14</sup> to strengthen and encourage the Jewish people, emphasizing particularly the support and encouragement acquired through faith in the coming of Moshiach and the implicit trust that "behold he (our righteous Moshiach) is coming."<sup>15</sup> This should be accompanied with enhanced preparation for his arrival by way of teshuvah [repentance, return] and observance of Torah and mitzvos. In the words of the pronouncement of my sainted father-in-law - the leader of our generation: "immediate Teshuvah, immediate Redemption."<sup>16</sup> "Return, O, Israel, unto G-d your G-d; prepare yourselves and your family to greet our righteous Moshiach, who shall arrive soon, in the most literal sense."<sup>17</sup>

*(From the talks of Shabbos Parshas Vayechi  
(and Asara b'Teves, may it be transformed into joy) 5751)*

11. *Yechezkal* 24:2.

12. *Yalkut Shimoni, Yeshayahu* 499.

13. This includes the efforts of the Babylonian King, who is merely an ax in the hands of the one who chops with it. [i.e. He is G-d's instrument.]

14. [The phrase סומך נופלים - "supports the falling" - is similar to the expression mentioned before - סמך מלך בבל - the Babylonian King besieged," which the Rebbe interpreted in a positive vein to mean that "he supported." Translator's note.]

15. *Shir HaShirim* 2:8. See *Shir HaShirim Rabbah* on this verse (2:8(b)).

16. In his *Igros Kodesh*, vol. 5, end of p. 361 ff., 377 ff., 408 ff. and in other places.

17. *Hayom Yom* - 15 Teves.

who lends money to a colleague and attempts to excuse himself by saying that the money belongs to a non-Jew.

This insight is, however, insufficient, because it relates only to one aspect of prohibition against interest — lending with interest while claiming that the money belongs to a gentile. Moreover, even in that instance, it does not apply in an instance when the lender makes that statement to mislead a mortal, e.g., if the borrower knew that the money belonged to a Jew, he would not take the loan, or the court would not allow the loan to be given. It is applicable only when the lender states that the money belongs to a non-Jew, thinking that G-d will not make a distinction regarding the matter. As such, he denies the exodus at which time, G-d did make fine distinction.

Moreover this does not, however, deal with the connection between the prohibition against interest and the exodus as a whole, nor does it mention the connection between interest and the denial of the yoke of heaven.

There are commentators who explain that when a Jew lends a fellow Jew money without interest, he does not consider the profit he could have made with the funds. Helping a fellow Jew without seeking profit thus reflects his trust in G-d and his acceptance of the yoke of heaven. In contrast, when a person lends money at interest, he shows that he does not trust G-d, and thus casts off the yoke of heaven.

But this interpretation leaves room for questions:

a) It places the emphasis on the person's trust in G-d (or lack of it), and not on his acceptance or rejection of the yoke of heaven;

b) This trust — or lack of trust — is not directly connected with the question of interest, but rather with the *mitzvah* of doing deeds of kindness. Before mentioning the

prohibition against taking interest, the Torah reading states:<sup>4</sup> “When your brother will become impoverished... you should support him.” This implies that one should lend him money without interest.

When a person, concerned about his own livelihood, refuses to give an interest-free loan because he desires to do business (or earn money) with every last penny of his resources, he shows a lack of trust in G-d. He has not, however, violated the prohibition against interest, since he did not give the poor person the loan.

### **A TWOFOLD DYNAMIC — EARNING ONE’S KEEP**

Accepting G-d’s yoke as expressed in the observance of the *mitzvos* implies that G-d takes an active role in a Jew’s Divine service. This is hinted at in the blessing we recite before performing a *mitzvah*, when we praise G-d “who sanctified us with *His* commandments,” i.e., the *mitzvos* we perform are *His mitzvos*; He *also* performs them.<sup>5</sup>

There are two dimensions to G-d’s performance of *mitzvos*:<sup>6</sup>

a) G-d’s performance of the *mitzvos* precedes the performance of the *mitzvos* by the Jewish people, as reflected in our Sages’ statement:<sup>7</sup> “*What He does*, He commands Israel to do”;

b) His performance of the *mitzvos* is in response to the observance of the *mitzvos* by the Jewish people, as reflected in

4. Vayikra 25:35.

5. See Likkutei Torah, Devarim 9d, Shir HaShirim 12a.

6. See the *sichah* for Pesach in this series, where this concept is explained and sources are provided.

7. *Shmos Rabbah* 30:9; the *Jerusalem Talmud*, *Rosh HaShanah* 1:3.

were previously a perfectly wicked person, she is betrothed, for perhaps he had a thought of teshuvah."

Considering the above, it is with utmost certainty that our righteous Moshiach must arrive **here and now, immediately, [mamosh] in the most literal sense.**

Now, this exercise of finding merit<sup>7</sup> in and of itself should suffice to bring about the Redemption. Moreover, in addition to the finding of merit, the imminence of Moshiach's arrival constitutes a **definitive ruling issued by many rabbis and halachic authorities.** Further, since Torah "is not in heaven,"<sup>8</sup> this ruling issued by the earthly courts "obligates," so to speak, and affords a unique privilege to, the heavenly courts. **And so it will be confirmed!**

\* \* \*

In our day and age, after G-d has vented His rage with the destruction of the Holy Temple, and after all of "our deeds and actions throughout the duration of exile,"<sup>9</sup> and after all the decrees of oppression and persecution - may Hashem, indeed, shield us and protect us from them - the Jewish people have endured throughout the protracted and arduous final exile, particularly the Holocaust of the very last generation, the process of refinement and purification has, without any doubt, been achieved in full, "enough and even too much." Consequently, the [current<sup>10</sup>] "siege of the Babylonian

7. [i.e., that we have already passed all the deadlines as well as satisfying the condition of Teshuvah. Translator's note.]

8. *Netzavim*, 30:12. See *Bava Metzia* 59b.

9. *Tanya*, beginning of chapter 37.

10. [The Hebrew term *Samach*, which means "besieged," can also be rendered "supported." This talk was delivered on the fast day *Asara b'Teves* (the Tenth of the month of Teves), the anniversary of the siege of Jerusalem by the Babylonian king. The Rebbe here is alluding to the threats of the modern day Babylonian dictator, which are actually the events which serve as preludes to the Redemption. Translator's note.]

## The Announcement Of The Redemption

## 11

With respect to Gideon, we find that: "In his days<sup>1</sup> the Jewish people were in distress. The Holy One, Blessed be He, sought a person who would find merit in them. When He found Gideon to be meritorious, because he found merit in them, an angel immediately appeared to him, as it says: "And the angel of G-d appeared to him and said to him, 'Go with this power, with **the power of the merit you have found in my children.**'" "Said the Holy One, Blessed be He, it is within your capacity to find a defense for Israel. **In your merit they shall be redeemed.**"<sup>2</sup>

...The merit which will hasten the Redemption is the following:

Even in the Talmudic era it has been said that "all the deadlines have passed."<sup>3</sup> Certainly now that we have endured a lengthy and arduous exile, the duration of which has exceeded 1,900 years, **and he has still not arrived...** And in regard to Teshuvah ("It depends only on Teshuvah<sup>3</sup>) [repentance, return, a prerequisite for Redemption], they have already done Teshuvah. Indeed, there is no Jewish person who has not entertained a thought of Teshuvah, (not just once, but) several times in the course of his lifetime. This [thought of Teshuvah] can transform "instantaneously"<sup>4</sup> a perfectly wicked person into a perfectly righteous individual, in accordance with the Talmudic ruling<sup>5</sup> that one who would betroth a woman "stipulating that I am a (perfectly<sup>6</sup>) righteous individual, even if he

1. *Tanchuma, Shoftim 4.*

2. *Yalkut Shimoni, Shoftim 62.*

3. *Sanhedrin 97b.*

4. *Zohar I, 129, end side a.*

5. *Kiddushin 49b. Rambam, Hilchos Ishus, 8:5. Tur, Shulchan Aruch, Even HoEzer, 38:31.*

6. Based on the version cited on *Or Zarua 112.*

our Sages' statement:<sup>8</sup> "Whenever a person studies the Torah, the Holy One, blessed be He, studies opposite him."

Of course, the fact that our deeds prompt G-d to perform the *mitzvos* is no indication that we are independently capable of *causing* G-d to act. Rather, the causation is possible only because G-d desires that our deeds influence Him, so to speak.

This requires explanation: Why does G-d want the Divine service of mere mortals to exert influence in the spiritual realms? The first phase of the dynamic — that *His* observance of the *mitzvos* brings about *our* observance — can be understood; His deeds generate the power needed for us to act. But what is the explanation for the second phase — that our observance prompts His?

Before going any further, a basic question must be answered: Why is Divine service necessary at all? Let G-d give us everything as a reflection of His beneficence! We are taught that the world was created because of the Divine initiative "to act benevolently to His created beings."<sup>9</sup> Since G-d is the ultimate good, and "it is the nature of the benevolent to act kindly,"<sup>10</sup> why shouldn't He grant His creations everything they need without demanding anything in return?

In response, *Chassidus* explains that the ultimate expression of kindness is to have the recipient *earn* the good which he receives. A gift dispensed gratis, without the recipient having to exert himself, is regarded as "bread of shame."<sup>11</sup> G-d desires to give the Jews the *ultimate* good. Therefore He struc-

8. *Tanna d'Bei Eliyahu Rabbah, ch. 18; Yalkut Shimoni, Eichah, sec. 1034.*

9. *Eitz Chayim, Shaar HaKlallim.*

10. *Chacham Tzvi, Responsa 18; Shomer Emunim 2:14.*

11. Cf. the *Jerusalem Talmud, Orlah 1:3; Likkutei Torah, Vayikra 7d.*

tured the world in such a manner that they *earn* Divine influence.

On this basis, we can appreciate why the Jews' Divine service creates repercussions in the spiritual realms. Were a person to receive payment for work which did not benefit his employer, the payment is still tainted. For when the recipient knows that the work for which he is being paid is of no consequence, he feels that he does not deserve any reward; he has not truly earned it.

For this reason, G-d structured existence in such a way that the Divine service of the Jewish people has an effect in the spiritual realms, bringing about a spiritual equivalent to the actions performed on earth. Therefore the reward a Jew receives is not "bread of shame," but payment received for doing something of value to his Employer.<sup>12</sup>

### WHEN THERE IS NO GRAIN TO CUT

There is another dimension to the above concept: When a task is not productive, a worker will not derive any satisfaction from his labor even if he is amply rewarded. He will work, but without energy or pleasure. The task will become burdensome, "backbreaking toil."<sup>13</sup>

My revered father-in-law, the Rebbe, illustrated this concept with an analogy.<sup>14</sup> A landowner once called a peasant and

Rebbe, will continue to invest himself in our efforts. And through him — for he "stands between G-d and yourselves"<sup>20</sup> — is drawn down G-d's active participation, the acceptance of the yoke of heaven. This in turn will lead to an exodus from Egypt, a sundering of all the limitations which we face.

(Adapted from *Sichos Behar-Bechukosai*, 5710)



12. The value of our deeds is not inherent to the deeds themselves, for as mentioned above, the Creator cannot be compared to the created, though the latter is endowed by virtue of His will. Nevertheless, G-d's will has endowed the deeds of the created beings with importance. As such, once that will has been expressed, this pattern is ingrained within existence. See a parallel concept cited in *Derech Mitzvosecha*, p. 54b.

13. See *Toras Kohanim, Vayikra 25:43*, quoted by *Rashi*. See also the *maamar* entitled *Karov Havayah*, 5690, sec. 2 (*Sefer HaMaamarim Kuntreisim*, Vol. I, p. 105b).

14. *Sefer HaSichos* 5696, p. 114ff.

20. Cf. *Devarim* 5:5.



and in particular by the *Nesi'im* of the Jewish people, who help connect the nation to G-d.<sup>19</sup> Not only do they empower their emissaries to carry out the missions with which they are charged, but they engage in the same tasks themselves.

This approach was especially apparent in the case of my revered father-in-law, the Rebbe. Not only did he send out emissaries and empower them to strengthen Jewish observance in general, and spread the wellsprings of *chassidus* in particular, he remained an active partner, dedicating himself to this work. And this applied not only in his earlier years, but in his later years, when he had disciples — and disciples of disciples — who were equipped to perform these tasks.

This serves as a lesson to all those who are bound to him, and who follow in his footsteps. They should not remain satisfied with the fact that they have raised students who are involved with spreading Torah and *Chassidus*. They should not excuse themselves by calculating that, since the work being carried out by their students is a result of their influence, they are entitled to the additional light generated by their students' efforts. If this is their attitude, they might feel that they need not continue to involve themselves with others, and will instead spend their time studying Torah themselves.

Receiving “profit” (additional spiritual light) for one's previous efforts in this way smacks of taking interest. Instead, a person must be ready to both work on himself and involve himself with others *continually*. He must himself perform the labor which he demands from his students.

The reward which we will receive from foregoing such “spiritual interest” will be that my revered father-in-law, the

asked him to work for him. The peasant would “harvest” grain, but instead of swinging his sickle in the field, he would swing it in the landlord's drawing room. The landowner promised to pay generously for this “work.”

At first, the peasant eagerly agreed, but he soon begged to be relieved, explaining that he had nothing to show for his work.

Similarly, in the analogue, when a Jew knows that his Divine service evokes a similar response in the spiritual realms, this knowledge infuses his efforts with energy and satisfaction, giving him the power to overcome the challenges posed by the evil inclination.<sup>15</sup> For he senses that his Divine service affects the very essence of G-d, as it were.

### TAKING G-D AS A PARTNER

All the Divine influence felt in this world depends on the efforts of the Jewish people. Every *mitzvah* has a unique influence, for the expression of a particular *mitzvah* in the spiritual realms is dependent on the performance of that *mitzvah* by the Jewish people. Moreover, in a more general sense, the very fact that the Divine service of the Jewish people has an effect in the spiritual realms is also a function of that Divine service, and is reflected in the *mitzvah* prohibiting interest.

What is interest? Receiving profit for lending money, i.e., the lender receives profit because the money lent once belonged to him. By giving the borrower money, the lender enables him to do business, and that is considered reason enough for the borrower to pay interest.

Thus observing the prohibition against interest means taking profit only from one's present possessions. This is the

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19. See *Sefer HaSichos — Toras Shalom*, p. 158.

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15. See the *maamar* entitled *Vayikach Haman (Hosafos L'Torah Or)*.

dynamic underlying a *heter iska*, which allows one to receive a certain return from the money one invests. In a *heter iska*, a certain portion of the money that changes hands remains the lender's; it is merely entrusted to the borrower. So when the borrower does business with the funds, he is also doing business with the share belonging to the lender, and the profit the lender receives is thus earned by the money which actually belongs to him. Similar principles apply with regard to the renting of animals or utensils.

The relationship between one Jew and his colleague is mirrored in the relationship he shares with the spiritual realms. If he transgresses the prohibition against interest, i.e., if he takes profit for resources only because they were once his, a similar pattern is followed in the spiritual realms. There is no active investment from above in his Divine service.<sup>16</sup> He

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16. On this basis, we can appreciate why a person who lends money at interest will not arise at the time of the Resurrection of the Dead (*Shulchan Aruch HaRav, Hilchos Ribis*, Law 2; see *Shmos Rabbah* 31:15; *Hosafos liYerushalmi*, the conclusion of the tractate *Berachos*; *Pirkei d'Rabbi Eliezer*, the conclusion of ch. 33).

A *mitzvah* involves taking a material entity (whose existence is temporal, identified with death) and making it a medium for holiness (identified with life and eternity). See the *maamar* entitled *Shuvah Yisrael*, 5695 (*Sefer HaMaamarim Kuntresim*, Vol. II, p. 658). This in turn brings about the resurrection of the dead in the world at large.

The Divine service of created beings is by nature limited. The dimension of timelessness and infinity drawn down by the *mitzvos* (see *Tanya*, ch. 25) is endowed by the connection established by the *mitzvos* with G-d, who is described as “the G-d of life.” (Indeed, the very word *mitzvah* is associated with the term *tzavsa*, meaning “connection.”) This connection draws down eternity from above, causing G-d to perform the spiritual parallels of the *mitzvah*.

When a person lends money at interest, he prevents the investment of G-dly energy in his efforts. Thus his conduct constitutes the direct opposite of the resurrection of the dead.

Indeed, he thereby saps the energy of holiness. This is implied by the Hebrew term for interest, *neshech*, which literally means “bite.” And by sapping holiness in this manner, “from the destruction of Jerusalem is built Tzur” (*Yahel Or* 15, 1:4), a city identified with *kelipah* and death.

is given resources, — i.e., the *mitzvos* are performed in the spiritual realms — before he begins his Divine service, endowing him with power, but he is given no more than that.

When, by contrast, a person observes the prohibition against interest, G-d invests in him. Not only does He endow the person with potential before he begins his Divine service, but G-d remains an active partner. “The Holy One, blessed be He, studies opposite him.”

On this basis, we can appreciate the connection between the prohibition against interest, the acceptance of the yoke of heaven, and the exodus from Egypt. The prohibition against interest is of all-embracing significance,<sup>17</sup> reflecting the active partnership of G-d in one's Divine service, an expression of the acceptance of G-d's yoke. And by establishing such a connection with G-d, a person transcends all limitations — the spiritual counterpart of the exodus from Egypt.

### “THE RIGHTEOUS RESEMBLE THEIR CREATOR”<sup>18</sup>

As explained, G-d does not remain content with providing a Jew with the energy needed to observe the Torah and its *mitzvos* at the outset, but remains an active partner at the time the Jews observe the *mitzvos*, performing the same *mitzvos* as they perform. This pattern is also displayed by the righteous,

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The person is thus punished “measure for measure.” He will not arise in the resurrection. This explanation also explains why a person who lends interest is not mentioned in *Perek Cheilek* (ch. 10) of *Sanhedrin* as one of those who does not have a portion in the World to Come. A person who lends with interest acts contrary to the motif of resurrection. Hence, he is included among the category of those who deny the resurrection which is mentioned there (*Sichos Shabbos Parshas Mishpatim*, 5723).

17. On this basis, we can understand our Sages' statement (*Shmos Rabbah* 31:4) that a person who lends money without interest “is considered as if he fulfilled all the *mitzvos*.” For the fulfillment of the *mitzvah* against taking interest brings about the active participation of G-d in our Divine service — an element fundamental to our observance of all *mitzvos*.

18. *Bamidbar Rabbah* 10:5.