

Rabbi's Reflections: On Different Lendings and Borrowings

“Neither a borrower nor lender be;
For loan oft loses both itself and friend,
and borrowing dulls the edge of husbandry.” (*Hamlet*, Act 1, Scene 3, ll. 75-77)

Polonius offers this aphorism among many to his son Laertes as he boards a boat to Paris to continue his gentlemanly education. Whether Shakespeare believed it, or we should put much stock in Polonius, who is not such a good man, are different questions. Many gentry then borrowed heavily and did not worry about husbandry, thrifty domestic management. The saying is popular, maybe because it is phrased well and, by quoting Shakespeare, sounds authoritative. It means that a loan between friends is dangerous because the loan changes the relationship by introducing other emotions and issues. If the borrower does not repay, then the lender loses both the money and the friendship. It can mean, “I value the friendship so much that I don't want anything else to intrude.”

In *Pirqei Avot*, *The Rabbis' Maxims* (or *Ethics of the Fathers*) (2:13-14 or 9 depending on the edition), Rabbi Yoḥanan ben Zakkai asks his students, “Go and see, which is the good way of life to which one should cleave...and which is the evil way of life which one should shun?” He asks by what trait does “one shun evil and do good” (Psalm 34:15). Rabbi Simon's evil way is “one who borrows and does not repay. (For one who borrows from a person is like one who borrows from God, as it is said, The wicked borrows and does not repay, but the righteous is generous and gives (Psalm 37:21)).”

On the simple level, one who borrows from a person and fails to repay borrows from God. This person lacks foresight and does not see consequences to actions. It is as if s/he borrows from God from whom comes all riches. God then must make good or treat the lender favorably in other ways. Rabbi Ephraim calls it robbery in his comment on *Midrash Shemu'el*, which itself claims such a person denies God's existence.

On another level, God, the universe's owner, loans us the use of the world and time. God not only loans us the resources to make money, a living, but God loans us in the currency of time. Each day we live is a loan by God. Rabbi Yoḥanan and his students next teach, “repent one day before your death.” We might die tomorrow, so we should repent today. God expects us to use each day wisely (Psalm 90:12, “Teach us to count our days rightly, that we may obtain a heart of wisdom”). God expects us to enjoy the divine creations (one who abstains is a sinner, *Nedarim* 10a) and will punish us if we do not (*Yerushalmi Qiddushin* 4:9, 66d). Beautiful sounds, sights, and scents restore our spirits (*Berakhot* 57b). We say *berakhot*, blessings, for what we eat, smell, hear, and see. As God's guests in the world, we must love and honor people, created in God's image (Leviticus 19:18, *Pirqei Avot* 2:15 or 10 (the next saying), and 4:1), and live with integrity. God wants us to fully live our lives with zest, but be sensitive to world and people, mindful that God created a good but incomplete world that we steward. We pay interest to God by maximizing our benefits, using our curiosity and intelligence to improve the world and everything and everyone in it. This repays the loan with interest

to God in our limited lifetime. Rabbi Tarfon said, “The day is short, the task great, the workers indolent, the reward bountiful, and the Master insistent” (*Pirqei Avot* 2:20 or 15).

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