

OVERVIEW of the Daf

1) Collecting interest from gentiles (cont.)

Ravina offers a second resolution to the challenge to R' Nachman's position from a Mishnah that one may not collect interest from gentiles.

The Gemara presents R' Huna's earlier statement related to loans given to gentiles rather than Jews and teaches that according to a second version R' Huna made his statement in a different context.

2) Lending with interest

A Baraisa elaborates on the consequences of lending money with interest.

A second Baraisa that elaborates on the consequences of lending money with interest is recorded.

R' Elazar clarifies a point in the Baraisa.

Rebbi states that he does not understand why **גר צדק** is mentioned in the context of a sale and why **גר תושב** is mentioned in the context of interest.

The Gemara elaborates on Rebbi's statement related to the appearance of the **גר צדק** in the context of a sale

A statement from the Baraisa just cited is explained.

The Gemara elaborates on Rebbi's statement related to the appearance of the **גר תושב** in the context of interest.

3) Collecting interest from gentiles (cont.)

Another Baraisa related to lending money to gentiles with interest is cited and clarified.

4) A Jew lending a gentile's money

A Baraisa elaborates on the Mishnah's ruling related to a Jew transferring the loan he has from a gentile to another Jew and whether a gentile is permitted to transfer the loan he has from a Jew to a Jew.

The lenient ruling of the Baraisa is challenged.

R' Huna the son of Manoach in the name of R' Acha the son of R' Ika offers one resolution to this challenge.

The Gemara challenges this ruling and R' Pappa offers an alternative resolution that is unsuccessfully challenged.

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This week's Daf Digest is dedicated
 By Mr. Martin Samber and family
 In loving memory of their father, grandfather and great grandfather
ר' אברהם בן ר' משה ע"ה

This week's Daf Digest is dedicated
 By Mr. & Mrs. Dennis Ruben in memory of
הילדה רבקה דינה ע"ה בת ר' דוד שיחי

Distinctive INSIGHT

The needy of your city take precedence

עניי עירך קודמין

The Torah presents the mitzvah of giving free loans in a layered sequence. "If there shall be a destitute person among you, of one of your brothers in any of your cities..." (Devarim 15:7) The mitzvah of giving tzedaka has many complex aspects to it. Priority must be given to the indigent of one's own city, and then to the needy of one's local district, etc., as indicated in our Gemara. We must also be sensitive to the particular needs of the one asking for assistance. For example, let us consider a person who was raised in a wealthy family and has become accustomed to luxury. The Gemara tells us that if he experiences poverty, he must even be provided with a horse upon which to ride and a servant to run before him to accommodate his personal needs. On the other hand, some people only have to be given enough to cover their basic needs.

HaGaon Y.S. Nathanson notes that when we determine how to go about the mitzvah of tzedaka, we are told not to clutch our hands: "You shall not harden your heart nor shall you close your hand against your destitute brother." (ibid.) Although the fingers are indeed of different lengths, when the hand is gripped, the fingers all appear evenly spread along the palm. We should not treat each person in the same way as they come to ask for assistance. Rather, we are told that we should "open up our hand" as we distribute tzedaka. When the hand is open, we can accurately see that each finger is of a different length. Just as the length of each finger varies, as we gaze upon our opened hand we should be reminded that each person's situation is different than the other's, and we should evaluate each case separately. ■

REVIEW and Remember

1. What is the novelty of the ruling that one should lend money to a Jew before a gentile?
2. When does a slave sold to a gentile go free?
3. When is it permitted for a Jew to lend a gentile's money with the gentile's consent?
4. When do we apply the principal **אין שליחות לנכרי**?

HALACHAH Highlight

A loan to a rich relative or a poor non-relative, who takes priority?

עני ועשיר עני קודם

If there is a poor person and a wealthy person the poor person takes priority

The Gemara presents a number of guidelines for determining how to prioritize one's tzedaka money. Shulchan Aruch¹ rules that there is a mitzvah to lend money and give advice and emotional support even for wealthy people who are in need of funds. Vilna Gaon² suggests that our Gemara is the source for this ruling. The Gemara teaches that when forced to prioritize one should lend money to someone who is poor before lending to someone who is wealthy. From this one can infer that although the poor person is prioritized ahead of the wealthy person nevertheless it is evident that there is a mitzvah to loan money to the wealthy who is in need.

Teshuvos Mishnah Halachos³ was asked to rule on the following question. A person with a gemach was approached for a loan by two people. One person is a person of means who was a relative of the lender who needed a loan to expand his business. The second person was in need of the loan to provide for his basic needs but was not related to the lender. Who takes priority in receiving the loan in this case? Do we say that the relative should be given

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R' Ashi offers an additional resolution to this challenge but the Gemara quickly dismisses the resolution as unacceptable.

A second version of R' Ashi's statement and the Gemara's subsequent refutation is presented.

Ravina suggests an additional resolution to the challenge against the Baraisa. ■

en the money since relatives take priority over non-relatives or perhaps the poor person should take priority over the wealthy person since his need is greater?

In his response Mishnah Halachos wrote that a gemach is a form of tzedaka with the advantage that it makes funds available as a loan so that the poor person should not become dependent upon others. In our question the wealthy person is not at risk for becoming dependent upon others for financial support; he is merely interested in expanding his business. In contradistinction, if the poor person does not receive this loan he will become dependent upon the tzedaka of others. When faced with such a choice preference is given to the one whose needs are greater and more pressing. Therefore the money should be lent to the poor person even though he is not related since his need is greater. ■

1. שו"ע חו"מ סי' צ"ז סעי' א'.
2. ביאור הגר"א שם סק"ב.
3. שו"ת משנה הלכות ח"ג סי' קנ"ד. ■

STORIES Off the Daf

An introduction to charity

"קרוביך העניים קרדמין..."

Certain people are reluctant to give tzedakah but they are also ashamed to admit this. Some claim that they cannot give to a worthy cause since they give their tzedakah to their relatives, or to the poor of their city.

As Rav Menachem Mendel of Kossov, zt"l, explained, this is most often a false claim.

"We find in Bava Metzia 71 that one's relatives or the poor of his city 'קודמין' —they take precedence over

other causes when designating funds for charity. But the word 'קודמין' also means introduction and entrance to something. This can be understood by way of a parable: There was once a great gaon who wrote a very deep work. It was so deep that he was afraid that people would not understand it. So he wrote a clear and concise introduction so that people should be able to understand his masterpiece. The same is true regarding tzedakah. Since it is usually difficult for people to give of their hard-earned money to tzedakah, Hashem commands us to first give our relatives, since one naturally loves them and it is easier for him to give to them. This should lead to giving to all the poor of

his city, since once he is used to giving tzedakah, donating money will become second nature to him.

"So if one requests tzedakah from another and he claims that his ma'aser goes to relatives or the poor of his city, he is most likely lying, since if he really gave ma'aser the act of giving would have become second nature and he would most likely give for other causes as well. It would be difficult for him to see another suffer without doing his utmost to help out."

Rav Menachem Mendel concluded, "If he truly learned the הקדמה, why didn't he grasp the point of the הקדמה?"¹ ■

1. כתר מלכות, ע' רי"ח