

Parshas Mishpatim Shmuz by Rabbi Yehoshua Fromowitz Written over by Shmuli Stern 30 Shvat 5782 February 1st 2022

The Torah in last week's Parsha, Parshas Mishpatim, talks about the Mitzvah of returning collateral taken for a loan, and the Torah warns that if you hold onto his garment then "When he calls out to me, I will listen because I am merciful" (21,24).

The Sefono on that says that even though he can't cry out to the lender because he in truth owes the lender, nevertheless when he cries out to Hashem That he's left completely unclothed, then Hashem will listen and respond, that in the future, Hashem will give the money directly to the borrower, even though He would've given the money to the lender to help others!

From the fact that Hashem is threatening the lender in such a manner, clearly we're talking about a ba'al bitachon - someone who has faith in Hashem that Hashem runs the world, and we're also clearly talking about a person who wants to be a giver, and wants to do the Mitzvah of tzedakah. Yet despite his desire to do kindness, without this threat he would defy this Mitzvah of Hashem of returning the collateral! And this person is also clearly willing to leave this poor man without clothing at all! This lender seems to be living an amazing contradiction that he wants to do tzedakah and do kindness, because otherwise he wouldn't care about the threat at all, but yet he'll leave this poor man unclothes and destitute and defy Hashem's mitzvah if not for this specific threat!

Maybe you can say that this lender gets caught up in his mentality that "business is business!" I have a right to the collateral!" He perhaps feels a level of lording over the poor man and feels the frustration of not getting paid back so he will compartmentalize his desire for chessed, and in this case act in an extremely cruel manner! Even a person who wants to do chessed and he will listen and believe this threat so he believes in Hashem's complete control, can in fact be so callous in a situation of chessed, and get caught up in situations (usually based on bad midos like arrogance) and be so blind so be a walking contradiction!