

Loaning money to a Rebbe

Question Submitted:

A few months ago, our son's second grade Rebbe asked my husband for a meeting. My husband, a successful businessman, welcomed him to our home, expecting to discuss our son. The Rebbe told my husband that he invests in real estate on the side, and wanted to borrow eleven thousand dollars for a deal. We were shocked at the request, feeling that it was totally unprofessional and a breach of Rebbe-parent etiquette. We felt that if we refused him, our son would somehow suffer (although I wish to make it clear that the Rebbe didn't give that impression at all and is doing an excellent job), that perhaps, subconsciously the Rebbe would hold it against him. Conversely, if we would lend the money, then he wouldn't be human if he wouldn't favor our son, something unfair to the other parents and, again, extremely unprofessional. We decided to provide the loan, which he repaid. Last week, he again approached my husband for a loan. We are unsure how to proceed. Do we help him? Do we inform the Menahel? Do we tell him that we feel it is unprofessional and refuse him? Let us just close by saying that of course we *'fargin'* a struggling Rebbe his help, and if he needed money for a *simcha*, a medical emergency, home renovations, etc., we would be happy to help, as we often have in the past. Something about the fact that he needs it for a business deal makes it seem less important. Are we wrong?

Answer:

You say that you “*fargin* a struggling Rebbe his help, and if he needed the money for a *simcha*, medical emergency, home renovations, etc. we would be happy to help. Something about the fact that he needs it for a business deal makes it seem less important.”

Why does a Rebbe, who barely earns enough to take care of his family, (you also call him a “struggling Rebbe”) have to be in dire straits before he can borrow to help himself make a decent living and not become an “*oni omed al ha pesach*” for a “*Simcha* or medical emergency”? Many schools claim that the Rebbe is not paid a full wage because he does not work a full day. (We all know that this is simply an excuse to rationalize such low wages, even though our great *balabatim* are trying very hard to improve the situation. However *Klal Yisroel* is collectively not pulling its weight or carrying its responsibilities as far as *Mosdos HaChinuch* are concerned. One of our *Gedolim* suggests that if all of *Klal Yisroel* would give *mayser*, the greatest problem of our *Mosdos* would be solved.) The Rebbe therefore must augment his salary by finding other sources of income.

Were we not taught that the greatest *tzedaka* is to help put someone on his feet financially? Is your *mitzvah* of *halvo'oh* diminished in any way because you are helping him live like a *mentch* and he will therefore be able to make a *Bris/Kiddush*, *Bar Mitzvah* or *Chasuna* without borrowing and not knowing how to pay it back? Are we not also helping him so that he won't be *nichshal* in “*loveh rosho velo yeshalem?*”

Let me address the question of “professionalism” in regard to the borrowing of money. Professionalism cannot be defined in our dictionaries in a way that contradicts the *Torah*. The *Torah* says “lend”. **Our** professionalism cannot say “it doesn't sit right with me.” You consider

this unprofessional, so how can you tell the *Menahel*? It would be *loshon hora*. You can't say it is *letoeles* as the only *toeles* in this case is denying the Rebbe a decent livelihood.

Obviously you are able to help the Rebbe stand on his own two feet as you declare "my husband is a successful businessman". Where, then, should he go for a loan? He is clearly having a hard time borrowing elsewhere or he finds it much easier to come to you. In truth, you really owe your son's Rebbe much more than a mere loan, which he pays back, than to be *choshed* him that your "son would somehow suffer", when you yourself say that "the Rebbe didn't give that impression at all and is doing a beautiful job". You also mentioned that he might "favor your son". That would be a *shaila of ribis* and, again, I don't understand how we are allowed to be *choshed* him on that account. He is also a professional Rebbe, in a Yiddish way, and, as such, tries to be as fair as possible, even if he would have members of his own family in his class.

By helping this *melamed* make a living, you are not only helping him and his family, you are uplifting the entire profession and encouraging others to devote their lives to becoming *melamdin*. *Kevayachol* - Hashem's profession "*Ha'melamed Torah l'amo Yisrael*".

The upshot of all this, as far as I am concerned, is that as long as *Hashem* gives you the wherewithal to do *mitzvos* and *maasim tovim*, do them, and don't ask too many questions. Just be thankful that *Hashem* gave you "success" to be able to do the great *mitzvah* of *Ha'lvooh*.