

I am Judy Brownstein and I am here to give the D'var Torah for Parshat Mishpatim. Why? I am the current President for the local HBLA – Hebrew Benevolent Loan Association. For Interest Free loan Societies in Jewish Communities throughout North America, Mishpatim is our designated Shabbat. Linda Boxer our immediate past president gave the drash last night and I am here today.

Several years back when I first became aware Mishpatim was the HBLA Shabbat I looked at it and expected it to be about families – after all wasn't the word Mishpatim the pluperfect subjunctive case of Mishpacha or family? But Mishpatim is "laws" and the Parasha gives us many rules of behavior toward others.

We are in the book of Exodus. The Jewish people had attained their freedom from the Egyptians. Now they had to learn to live with it and to preserve it – they needed laws, a code to live by. That's not an easy achievement. They were given the 10 commandments at Sinai in last week's reading and now the detailed rules are introduced. Many of laws in Mishpatim are about slaves and the treatment of them. It would be easy to dismiss this part of the narrative. The Jews were no longer slaves, and slavery is no longer an accepted practice. Yet this slavery, as we read about it, is not the slavery that Jews found themselves subjected to in Egypt or the type that was practiced in the pre-Civil War South in America. It is, in fact indentured servitude, where people, because of their economic situations, found themselves forced to become property of others, working to pay off debts. While this practice is also not acceptable it was different from our traditional views of slavery in that it had a beginning and an end. One was not born into slavery without hope of somehow graduating into freedom. In fact, in Mishpatim one could only serve in this status for 6 years, being released in the 7th, unless he chose to remain a slave.

This form of slavery was an economic relationship, and many of the rules set forth in this Parasha are about of financial relationships with one another: how to treat someone who works for you to pay a debt, how to recompense someone you have wronged, intentionally or not, how to make them whole again.

Rabbi Jonathan Sachs suggests that it was no accident that the first rules set forth for these newly freed people were about the treatment of slaves: our appreciation of the value of our freedom must come with the understanding of the need not to oppress others as well. Jacob's sons sold their brother Joseph into slavery. We know that Judah understood and atoned for his part in the enslavement of Joseph by offering to give up his own precious freedom to save the life of his brother Benjamin.

This is a lesson hard learned. We know it. Every year as we gather at our Passover Seder do we read in whatever Haggadah words to this effect "In every generation, each person must regard himself or herself as if he or she had come out of Egypt."

The founding of this country and its declaration that "all men are created equal" and entitled to rights of "life, liberty, and the pursuit of happiness" did not include slaves and it

was a point of contention at the Continental Congress. It took almost 100 years and a bloody civil war to do away with that institution. It took almost 100 more for our federal government to codify a civil rights act.

Reading Mishpatim in this context, it teaches us that even people in meager if not destitute circumstances are entitled to dignity and respect from others and our society as a whole. They are certainly entitled to equality under the law.

Mishpatim was chosen as the free loan society Shabbat because of one passage: "If you lend money to your fellow, do not act like a creditor; do not exact interest from him" (Ex. 22:25). I suspect that even back when this was written it was understood how insidious interest could become when it piled onto an original loan amount, or how high interest rates can be when one is in desperate circumstances.

This thought was echoed by Maimonides in writing of 8 levels of charitable giving wherein he cites the highest level as "Giving an interest-free loan to a person in need; forming a partnership with a person in need; giving a grant to a person in need; finding a job for a person in need; so long as that loan, grant, partnership, or job results in the person no longer living by relying upon others."

Jewish free loan societies in North America came into being in the 1890s and Buffalo's was one of the first. The HBLA is 120 years old. For those 120 years we have been giving loans out to Jews in need in Western New York. If we are to fulfill the mission of Mishpatim, the HBLA is a means to do so. For some of us an unexpected home, appliance, or automobile repair is not a big deal and we can afford to do what needs to be done to repair it. For others it is a financial problem or even a disaster that forces one to go without or to go deeper into credit card debt. Our loans do not have to be for such emergent uses. We give loans for educational purposes, meeting personal expenses, small business needs, trips to Israel or other purposes. I welcome anyone who is interested to visit our website (after Shabbat of course) and see what we are about.

And even if you are not in need let others know we are there for them. Loans are treated as confidential. As president of HBLA the ones I know only about are those where I have been in on the interview committee or someone has told me they had a loan.

In past years we have told you that there was plenty of money to loan. We had a successful marketing campaign letting people know we are out there and so more of our resources are being utilized and that is a wonderful thing. However, we are starting a capital campaign to have more funds available for our growing needs. It is Shabbat and I won't get into this but treat it more of a heads up. You will be hearing more about that in the future.

Shabbat Shalom.