

Today I remember particularly and with love, my husband:  
MIKLOS MOSHE BREUER, known to all as MIKI,  
who died, at the age of 90, this year  
the 14<sup>th</sup> of may, the 18<sup>th</sup> of Iyyar 5777, the 33<sup>rd</sup> day of the Omer

I wish to thank here RABBI CARYN BROITMAN, who, with one evening's notice and a phone call to me, and paired with Rabbi Moshe Waldoks, led us through Miki's funeral service with the wisdom of Judaism, poignancy of detail, and sweet affection for MIKI.

I serve on the board of the Martha's Vineyard Hebrew Center.  
The Sunday board meeting two weeks after Miki's death, it was my turn to offer a d'var which opens our meetings.  
I have been asked to share those words with you today.

After a death Jewish rituals help, even if, as I, one does not follow them to the traditional letters.  
But there is a SPACE of required non-activity in this time of unmoored-ness, unmoored from routine, and from the assurance of partnership.  
There are the days of shiva, the month of sheloshim...  
time for thoughts, random and unscheduled, prompted from within.  
Here was/is one thought of mine:

I went to a Quaker school. We held weekly Quaker meetings, an hour of sitting in silence save an occasional spoken inspiration by an adult. I learned as a teen to appreciate the triumph of outward silence when one hears more distinctly the voice of the heart.  
and mine, during shiva, said, surprisingly:  
BENJAMIN FRANKLIN WAS WRONG quoting Polonius in his famous trope:  
NEITHER A BORROWER NOR A LENDER BE...

Wrong.

To lend is a holy act,  
to borrow incurs a sacred obligation in response to that holy act.

Judaism has it right:

In Deuteronomy we hear: open your hand to lend sufficient to his needs  
In Exodus we hear: an interest-free loan is a Torah obligation  
In historical fact: Jewish communities often set up FREE LOAN FUNDS for those who could not foresee an ability of repayment, through age, illness, or other social circumstances..

in commentary on those lessons, according to Rabbi Abraham Joshua Heschel:  
A loan is more a MITZVAH than charity (a gift)  
a mitzvah is NOT A DIN (LAW)

a law which comes from outside oneself, but  
a MITZVAH is an act from the heart, emerging from within oneself,  
where being and doing merge, becoming ONE  
So, why is a LOAN more a MITZVAH than is charity/gift?

Clearly: a loan is less embarrassing.. it is optimistic,  
as it assumes a future when the borrower will be able to repay.  
What is more: it prevents poverty, which leads to the need for charity.

Conversely: borrowing entails OBLIGATIONS,  
the obligation to repay the loan not to squander funds not to waste

This obligation of repayment is so extreme that the Talmud says:  
one may even sell ones Torah and other Holy Books  
in order that one will be able to repay a loan

and what has all this to do with shiva, with mourning...??

EVERYTHING

LIFE IS A LOAN

We are each of us borrowers of time  
we must not squander our time  
we must return the loan of loved ones, those who were lent to us,  
even as we lend ourselves to others.

Our repayment is trust,  
trust in exchange,  
consciousness of the honor, the duty, the treasure of time,  
theirs and ours

Life is not a gift.

Life is not charity.

Life is a loan:  
it sanctifies our obligation  
it merits our gratitude  
it inspires our love.

B'shalom