

KITZUR SHULCHAN ARUCH CHAPTER 182

Laws Concerning Theft and Robbery

FORBIDDEN TO ROB A JEW OR A NON JEW

1. It is forbidden to rob or to steal an article even of trivial value from a Jew or a non-Jew. We find in Tanna Debe Eliyahu: It happened that a certain man told him that he had wronged a non-Jew in measuring dates he had sold him. Thereafter, he had bought oil for the money he had received. The jug broke and the oil was spilled. I said: Blessed be the Omnipotent who regards not persons. The Torah says (Leviticus 19:13): "You shall not oppress thy neighbor nor rob him," and the robbery of a non-Jew also constitutes robbery.
2. It is permissible to take from another, a thing of such little value, that no one would mind it, like taking a chip from a bundle of wood for a toothpick. However, the pious refrain from doing even this.
3. It is forbidden to steal even with the intention of returning the articles, doing it merely to annoy or to tease.

FORBIDDEN TO OPPRESS ONE'S NEIGHBOR EVEN IN THE SLIGHTEST DEGREE

4. It is forbidden to oppress one's neighbor even in the slightest degree, as it is written (Leviticus 19:13): "You shall not oppress thy neighbor." Who is considered an oppressor? He who has come into possession of his neighbor's money with the latter's consent, like a loan or wages and refuses to pay him, or he puts him off by saying, "Come again." If one has borrowed an article from a non-Jew which is still intact, he is forbidden to deny it for this constitutes plain robbery. Moreover, when buying anything whatever from a non-Jew, it is forbidden to fool him in counting out the money, as it is written (Leviticus 25:50): "And he shall reckon with his buyer," which refers to a non-Jew; when the article is conveyed only in consideration of the sum agreed, and if the purchaser fools him when paying for it, it is tantamount to stealing the article and not as just denying a debt. Even deception not involving any loss of money is forbidden, as stated in chapter 63, above.

IF YOU DESIRE YOUR NEIGHBOR'S PROPERTY YOU VIOLATE THE TENTH COMMANDMENT

5. If a person covets his neighbor's house, or vessel, or anything which the latter has no intention of selling, and he seeks to influence him either in person or through friends to sell it to him, he violates the injunction (Deuteronomy 5:18): "Neither shall you covet." From the very moment that he begins to devise ways and means how to procure the article, he has transgressed the aforesaid law (loco citato): "You shall not desire;" for desire is only in the heart, and desire leads to covetousness. He who buys the things which he has desired, transgresses two Commands: "You shall not covet," and "You shall not desire."

6. The robber is enjoined by law to restore the very thing that he had stolen, if it is in its original state and has not been altered, as it is written (Leviticus 5-.23): "He shall restore that which he took by robbery." The same law applies to a thief. Restitution in money is not acceptable, even if the owner has given up hope of ever regaining the article. But if the stolen article was lost or altered in such a way that it cannot be restored to its original state, or it was sunk in a building and can be retrieved only by tearing the building down, which would be a great loss to him, then he does his duty by paying a sum equivalent to the value of the article at the time it was stolen. If the victim of the robbery is in another town, he need not send the money to him, but he should notify him to call for it. If the victim died, restitution must be made to his heirs.

7. He who robs the public-like a shopkeeper who gives a short measure or a short weight, or a public official who is lenient towards his kin, and exacting towards others, or one who took usury from the public-for any of these it is difficult to repent effectively. He should, therefore, establish a community project, so that those whom he robbed should benefit by it. If, however, the identity of some of the victims is known to him, he must re- turn what he had taken; his duty is not done by merely supplying the public need.

IT IS FORBIDDEN TO BUY A STOLEN ARTICLE, WHY BE A PARTNER WITH A THIEF?

8. It is forbidden to buy a stolen article from a thief or from a robber, whether he is a Jew or a non-Jew, for the non-Jew, too, is forbidden to rob or steal even from another non-Jew, as this is one of the seven precepts given to the sons of Noah. It is a serious sin to buy from a thief or a robber, for in .so doing one is abetting evildoers. With reference to this, it is written (Proverbs 29:24): "Whoso is partner with a thief hates his own soul," for if the thief finds no purchaser he will not steal. Although the thief could take the stolen article to a place where he is not known, this course is not so convenient for him. The purchase is permissible if it is for the benefit of the

rightful owner in order to restore the property to him on payment of the outlay; provided, however, that the owner could not recover it himself. It is also forbidden to accept for safekeeping, anything which has apparently been stolen or robbed.

9. It is forbidden to derive even the slightest benefit from the property stolen or robbed while it is in the criminal's possession. Even if the benefit is so trivial that the owner would not mind it, as to exchange the money that has been stolen or robbed, it is forbidden. It is also forbidden to enter a house illegally occupied, to be protected from heat or rain, or to pass through a field that has been illegally acquired.

10. It is, therefore, forbidden to accept anything from a known thief or robber who has no other occupation, and whose property is presumed to have been acquired by theft or robbery. And a poor man is forbidden to accept charity from such a person.

11. It is forbidden to buy an article from anybody when it is apparent that it has been stolen by him, as when a fruit watchman offers to sell fruit in a secluded spot, or when one hides the article he offers for sale, or he says to the buyer: "Hide it"-in all such cases, one must not buy. It is even forbidden to buy of a woman an article, which may be suspected that she is selling it without her husband's knowledge. It is likewise forbidden to buy of a man, any of a woman's ornaments or apparel, as it may be suspected that he is selling it without his wife's knowledge.

12. One who takes someone else's coat or hat inadvertently in a banquet hall, or the like, is not allowed to use it, and when the rightful owner appears, he must return it to him even if he had lost his own. If a person receives something that does not belong to him as, for instance, a garment from a laundry, he must not use it, but should return it to the owner, even if one of his own garments had not been returned. If, however, the article remains in his possession a long time, he may assume that the rightful owner had made inquiries about it and had been reimbursed by the laundry proprietor, and he may use the garment.

FORBIDDEN TO USE A NEIGHBOR'S ARTICLE WITHOUT HIS KNOWLEDGE

13. It is forbidden to use a neighbor's article without his knowledge, even if one is sure that the owner would not object and even be pleased by such use because of his friendly feelings towards him. Therefore, if one comes into a neighbor's orchard, he is forbidden to eat the fruit, although

the owner would not mind it; since at that moment the owner is not aware of it, he is enjoying it illegally. It is necessary to admonish the public regarding this matter, as most people break this rule for lack of knowledge.

14. Nevertheless, it is lawful for a member of one's household to give a morsel of bread to a poor man or to a child of the master's friend without his knowledge, because such is the general custom of people, and to do this is not regarded as an act done without the knowledge of the owner. For this reason it is permissible to accept small charitable contributions from women, even without their husband's knowledge, since this is the general custom, the husbands are aware of it. If a person generally eats fruit in another's garden with the owner's knowledge, he is permitted to do so on any occasion. This rule applies to any similar case.

15. If one finds fruit on the road which has fallen from a tree, the branches of which overhang the road, then if it is the type of fruit that usually falls off and becomes spoiled after it falls off, or if it does not become spoiled but most of the people who pass that place are non-Jews, or if cattle passing by usually eat this kind of fruit, so that the owner has already abandoned his right of ownership to it, then one may eat it. But if it is the kind of fruit that does not become spoiled by the fall, and most of the people passing by there are Jews, one is forbidden to take it, because it is considered as an act of robbery. If the fruit belongs to minor orphans, one is not allowed to take it under any circumstances, because minors cannot legally waive their rights of ownership.

16. The law of the temporal government must be recognized as the law (superseding the Jewish law in civil matters).

THE GRAVE SIN OF WITHHOLDING THE WAGES FROM A LABORER

From this we learn another thing, that if one restores the soul of a poor man, even if his time has arrived to depart from the world, G-d restores his soul and gives him a further lease of life. To withhold the wage of a poor man is like taking his life and the life of his household. As he diminishes their souls, so G-d diminishes his days, and cuts off his soul from the other world. For all the breaths which issue from his mouth for the whole of that day ascend and stand before the Almighty, and afterwards his soul and the souls of his household ascend and stand in those breaths. Thus, even if length of days and many blessings had been decreed for that man, they are all withdrawn, nor does his soul mount aloft. Therefore R. Abba said: G-d save us from them and from their plaint. And the same is true even if it is a rich man, and his right is withheld from him. Hence R. Hamnuna, when a hired worker had finished his work, used to give him his wage and say to him: Take your soul which you have entrusted to my hand I Take your deposit I And even

if the other asked him to keep it for him, he was unwilling to do so, saying: It is not fitting that your body shall be deposited with me, still less then your soul, which should be deposited only with G-d. Why is it written, "On his day you shall give him his hire" ? Because every day is under the surveillance of another, a supernal Day, and if he does not give him his soul on that day, it is as if he impairs that supernal Day.'

ZOHAR HA KADOSH KEDOSHIM 94B

KITZUR SHULCHAN ARUCH CHAPTER 183 DAMAGES TO PROPERTY

1. It is forbidden to damage another person's property, even with the intention of making reparation, just as it is forbidden to steal or to rob with the intention of making restitution. It is equally forbidden to cause damage, either by deed or by word. For instance, if Reuben has sold some merchandise to a non-Jew, Shimon is forbidden to come to the non-Jew and tell him that he had overpaid, even if it happens to be the truth. He who indirectly causes another to sustain a loss, although he is not punishable by a human court of law, is held answerable to the Heavenly Court until he conciliates the victim.

ONE WHO SUSTAINS A LOSS IN HIS PROPERTY MAY NOT COLLECT AT THE EXPENSE OF ANOTHER

2. One who sustains a loss to property may not recover his loss at the expense of another, for one is not allowed to save himself by causing even indirectly, damage to another. But he may forestall damage to his own property, even if it involves a loss to others. Thus, if one's property is menaced by a flood, one is allowed to dam the water before reaching his property, although this will cause the water to overflow the field of his neighbor. But if the water had already inundated his field, he is forbidden to divert it to his neighbor's field.

3. Likewise, if an army arrived in town and the townspeople are obliged to billet the soldiers, one is not allowed to bribe the General to exempt him, because by doing this he is causing damage to another townsman. So also, in all cases of taxes, it is forbidden to influence the officer to exempt him, if by so doing, he makes the burden heavier for others. One who acts in this manner is called an informer.

4. It is forbidden to surrender the person or the property of another into the hands of a heathen, whether it be by deed or by word, to inform on him or to divulge his hiding place; and whoever acts as an informer, has no share in the world to come. It is forbidden to inform even on an evildoer, who has transgressed the Law, and thus cause him to suffer either in his person or in his property, and even if he constantly vexes him with words. If, however, the informer had informed on him and he cannot save himself without informing on the informer, he is permitted to do so.

5. It is forbidden to enter the ploughed field of another, because it will be spoiled by trampling upon it.

6. A man is forbidden to stand in a neighbor's field when the crops are at their best, in order not to harm them by an "evil eye." Especially is it forbidden to gaze at one's neighbor in a manner as to harm him personally by an "evil eye." Even with regard to business and occupation where there is no cause to fear an "evil eye," if a person is working in his own house and on his own property, it is forbidden to stare at him without his knowledge, for it is likely that he may not wish anybody to know his business. Upon seeing a fellow man engaged at his work, it is good manners to bless him by saying: "May you prosper in your task."

FORBIDDEN TO DO ANYTHING THAT MAY CAUSE DAMAGE TO HIS NEIGHBOR

7. A person is forbidden to do anything, even on his own premises, which may cause damage to his neighbor. Thus, he must avoid placing in his court near his neighbor's wall, anything that generates heat, like manure, and thus cause damage to the wall, except at a distance of three hand-breadths. Hence the water that he pours out and the drain pipe that carries off the water from the roof, must be at least three hand-breadths away from a neighbors wall. Under no circumstances may one pour out the contents of a chamber pot or urinate close to the wall of one's neighbor. If the wall is of stone or wood, without plaster, one may pour water by the wall at a distance of one hand-breadth. If the wall is of solid rock, one may pour water and urinate on the wall itself. If the wall is made of bricks or of wood, covered with plaster, one must remove from it a distance of three hand-breadths.

Whoever begrudges torah scholars in this world, will have his eyes filled with smoke in the world to Come

(Bava Batra 75a)

USE YOUR WEALTH FOR YOUR OWN BENEFIT

Said Rav to R. Hamnuna: My son, If you have wealth be kind to yourself for in the grave there is no pleasure and death has no restraint. And if you say, "I will leave it to my children," who will tell you in the grave what is happening People are like the grass of the field. (Eruvin 54a)

Rav advised his student to use his wealth for himself, by spending it on Mitzvot and good deeds, for only in this fashion will he personally gain from it. Thus King Munbaz, who opened his treasuries to the poor, explained: "My fathers gathered for others but I have gathered for myself" (Bava Batra 11a)

If you think to hold on to your money, "in the grave there is no pleasure" that money can buy. As for saving up for old age, "death has no restraint", no one knows if he will reach old age. Perhaps you say "I will leave it to my children". When alive you have control on your money and your children but when you are gone, who knows what your children will do with their money? "People are like the grass of the field" what took someone a whole life to build and grow may wither overnight in the hands of other. (Ben Yehoyada)

TORAH SCHOLARS ARE SOLDIERS IN THE ARMY OF G-D

'You shall select from among all the people valiant soldiers, G-d-fearing, men of truth, hating unjust gain...' Valiant Soldiers These are the criteria that Yitro gave Moses for selecting judges for Israel. Why, we may wonder, should judges have to be 'valiant soldiers'? The world exists in the merit of Torah study, and all abundance with which the world is blessed comes because of Torah study. The Torah scholars who study Torah day and night are the ones who sustain the world and keep it from harm, and it is they who draw down abundance and blessing into the world. Nonetheless, most of them take almost nothing for themselves; they fulfill the dictum: "This is the way of Torah: Eat bread with salt, drink water in small measure, sleep on the ground, live a life of deprivation, and toil in the Torah." In this respect Torah scholars are like "valiant

soldiers" who risk their lives in battle and fight with all their might, but take low wages, while the rich princes rest in the safety of their palaces. The scholars toil in Torah and bring tremendous benefit to the world while taking very little for themselves.

Of course, there are also righteous Torah scholars who live in luxury. But Yitro advised Moses to appoint as judges only those who, like valiant soldiers, work hard and take little for themselves. For a pampered judge will not be able to bear the burden of public service. If people come while he is resting or enjoying a seven-course dinner, he may not want to be disturbed. But a scholar who resembles a valiant soldier will work hard for the people and never lock his doors before them. (Ben Ish Hayyil, Dmishim)

THE BOOK THE DUTIES OF THE HEART BY THE HOLY RABBENU BACHYA IBN PAKKUDA, ZT'L

THE GATE OF TRUST IN G-D

PLACING ONE'S TRUST IN G-D ONLY

"Having discussed the obligation to assume the service of G-d, I think it proper to follow with what is needed above all by a servant of G-d, and that is: trust in G-d; for it is of great benefit in both spiritual and worldly affairs. Among the benefits to him in spiritual life is tranquility of soul in reliance on G-d, may He be exalted, as the servant is bound to rely on his master. **For if a person does not put his trust in G-d, he places his trust in what is other than G-d; and whoever trusts in what is other than G-d, G-d removes His providence from him and leaves him in the hands of whatever he trusted in.** He becomes like those of whom it is said: 'Two evils have My people committed: they have forsaken Me, a freshwater spring, to hew themselves cisterns, broken cisterns' (Jeremiah 2:13); 'They exchanged their Glory for the image of a bull that eats grass' (Psalms 106:20).

Scripture also states: 'Blessed is the man who trusts in G-d, who makes G-d his refuge' (Jeremiah 17:7); 'Blessed is the man who made G-d his trust, and did not turn to the arrogant or those that stray after falsehood' (Psalms 40:5); 'Cursed is the man who trusts in man and makes flesh his strength, while his heart turns away from G-d' (Jeremiah 17:5). If he relies on his wisdom and ingenuity, his physical strength and his own efforts, he will labor in vain, his strength will fail, and his ingenuity will be inadequate to achieve his goal, as it says in Scriptures: 'He traps the clever in their own cunning' (Iyov 5:13); 'Again I saw under the sun that the race is not to the swift, nor the battle to the mighty, nor bread to the wise' (Kohelet

9:11); "Young lions are poor and hungry, but those who seek G-d lack nothing that is good" (Psalms 34:11).

YOU CAN HAVE WEALTH BUT G-D MAY DENY YOU THE CHANCE TO ENJOY IT

If he relies on his great wealth, it will be taken from him and left to someone else, as it says in Scripture: 'He lies down rich, and it is not taken away; he opens his eyes, and it is gone' (Iyov 27:19); "Do not toil to get wealth; of your own understanding, desist. Before you can set your eyes on it, it is gone" (Mishlei 23:4-5); 'At a young age it will leave him, and at his end he will be a disgrace' (Jeremiah 17:11). Or else he will be denied the opportunity of enjoying it, as the Wise Man [King Solomon] said: 'But the Almighty does not give him the power to enjoy it' (Kohelet 6:2). He has it merely as a deposit to keep out of harm's way, until it reaches someone who is worthy of it, as it says: "But to the sinner He gives the work of gathering and amassing, to hand over to one who is good before G-d" (ibid. 2:26); "He prepares it, but the righteous man will wear it, and the innocent man will divide the silver' (Iyov 27:17). His wealth may also be the cause of his undoing and of the loss of his soul, as it says: "There is an evil affliction that I have observed under the sun: wealth reserved for its owner, for his misfortune" (Kohelet 5:12).

ONE WHO TRUST IN G-D WILL NOT SET HIS HOPES IN ANY MAN AND WILL NOT SUBMIT TO ANOTHER MAN

Another advantage of this trust is that it has the following effect: One who trusts in G-d will not submit to another; he will not set his hopes on any man or put his trust in human beings. He will not be subservient to them in order to win their favor, nor will he flatter them. He will not agree with them in what is not the service of G-d. Their ways will not frighten him, and he will not be afraid to oppose them. He will divest himself of the finery of their favors and [free himself from] the burden of expressing gratitude to them and the obligation of repaying them. When reproving them, he will not shrink from offending them; if he humiliates them, he will not be timid before them or adorn what is false. As the prophet said: 'But G-d, Hashem, helps me; therefore, I was not humiliated; therefore, I have set my face like a flint, and I know that I will not be timid' (Yeshayahu 50:7); 'Do not be afraid of them, and do not fear their words...Do not fear their words, and do not be intimidated by them' (Yechezkel 2:6); 'Do not be afraid of them' (Jeremiah 1:8); 'Do not be intimidated by them' (ibid. 1:17); 'I have made your forehead like stone, harder than flint; do not fear them and do not be intimidated by them' (Yechezkel 3:9).

ONE WHO TRUSTS IN G-D WILL TURN AWAY HIS FOCUS FROM WORLDLY CONCERNS AND WILL FOCUS ON THE SPIRITUAL THEREBY DIMINISHING HIS LEVEL OF ANXIETY

Another advantage: a person's trust in G-d will enable him to turn his heart away from worldly concerns and devote it wholly to the ways of His service. Then, in his tranquility of soul, peace of mind, and diminished anxiety, he will be like the alchemist - one who knows how to turn silver into gold, and copper and tin into silver, through science and skill...

...An advantage of trust in G-d, in respect to religious life, is that he who trusts in G-d, if he has means, will hasten to meet his monetary obligations to G-d and to man with a willing soul and generous spirit. If he has no means, he will regard his lack of money as one of G-d's favors toward him, for he is free of the obligations to G-d and to man which money imposes, and he is spared the aggravation that is involved in maintaining it and managing it, as is told of one of the pious, who used to say: 'May G-d save me from distraction of the soul.' He was asked, 'What is distraction of the soul?' He answered, 'Owning property in every port and every city.' This is as [our Sages], of blessed memory, said: 'The more possessions, the more worry' (Avos 2:7); 'Who is wealthy? He who rejoices in his portion' (ibid. 4:1).

TO BE SPARED FROM THE DISTRACTION OF MONEY

One who trusts in G-d will obtain the advantage of money, namely, a livelihood, but will be spared the mental distraction of one who has money and constantly worries about it. As the Wise Man said, 'Sweet is the sleep of the laborer, whether he eats little or much; but the prosperity of the rich man does not let him sleep' (Kohelet 5:11). Another advantage is that one who trusts in G-d is not hindered in his trust by wealth, for he does not rely on his money. Rather, he regards it as a deposit which he has been commanded to use in certain ways and for certain purposes, for a limited amount of time. If it stays at length in his possession, he does not, on its account, become arrogant. He does not remind the recipients of his charity of the kindness he rendered to them, for he was only performing his duty. He does not wish to be thanked and praised for his kindness, but thanks the Creator, may He be exalted, for having made him an agent of kindness. If he loses his money, he will not grieve or mourn its absence. Rather, he thanks G-d when the deposit is collected, just as he thanked Him when it was first given to him. He rejoices in his portion, does not seek to injure anyone, and does not covet anyone's property, as the Wise Man said: 'A righteous man eats only until he is satisfied' (Mishle 13:25).

A HEART AT REST FREE OF WORLDLY CARES

Among the benefits of trust in G-d in this world are the following: a heart at rest, free of worldly cares; a tranquil spirit, undisturbed and untroubled by lack of bodily gratification; a sense of calm, security, and peace. As it says, "Blessed is the man who trusts in G-d; G-d will be his refuge. He is like a tree planted by water, that sends out its roots by the stream" (Jeremiah 17:7-8). Another advantage is the soul's release from the need to set out on long journeys, which consume the body and shorten one's life, as it says: 'He weakened my strength on the way; He shortened my days" (Psalms 102:24).

THE STORY OF THE TRAVELER IN SEARCH OF WEALTH IN FOREIGN LANDS

The story is told of one of the ascetics who, before he began the practice of asceticism, traveled to a distant land in search of a livelihood. He met one of the idolaters in the city to which he had traveled and said to him: 'How utterly blind and lacking in understanding you are to worship idols!"

'And what do you worship?" asked the idolater. 'I worship the Omnipotent Creator, the One Provider and Supporter; there is nothing like Him." The idolater said to him: 'Your actions contradict your words." 'How so?" 'If what you say were true," said the idolater, 'He would have provided you with a livelihood in your own city as He does here, and you would not have gone to the trouble of traveling to a distant land such as this one." Unable to reply, he returned home to his own land. It was then that he assumed an ascetic regimen, and never again left his city.

Other advantages are emancipation of soul and body from wearying occupations, and from professions that exhaust the body; and avoidance of the service of kings, [enforcement of] their laws, and the oppression of their subjects. One who trusts in G-d chooses a source of livelihood that offers his body more rest, acquires for him a good name, affords him leisure for reflection, is most conducive to fulfilling his religious duties, and is in harmony with his beliefs. For practical means will not in the slightest degree either increase one's portion or detract from it, unless it is by G-d's decree, as it says: 'For not from the east or from the west, and not from the wilderness is one lifted up. But it is G-d Who judges, bringing down one and lifting up another" (ibid. 75:7-8); 'He makes me lie down in green pastures, He guides me beside calm waters" (ibid. 23:2).

Another benefit is the reduction of the aggravation he feels in his business dealings, if merchandise does not sell, if he is unable to collect a debt, or if he falls sick; for he knows that the Creator, may He be exalted, arranges his affairs and chooses what is for his good better than he himself can, as it says: 'My soul, wait quietly for G-d, for my hope comes from Him" (ibid.

62:6). Another benefit is that he is happy in whatever situation he is placed in, even if it is contrary to his nature, because he trusts in G-d that He will do only what is for his good in all things, just as a caring mother acts toward her infant child - bathing it and diapering it without regard to the infant's will. As David, peace be upon him, said- "Surely I have stilled and quieted my soul, like a weaned child with its mother, my soul is with me like a weaned child" (ibid. 131:2)...

...Trusting in G-d - in regard to what He promised the righteous concerning reward in this world and the next for their devotion, that He will grant it to those who deserve it, and also punish those who deserve it - is incumbent upon the believer. Trusting in G-d in this matter is essential to perfect faith in G-d, as it is written: "He believed in G-d, and He counted it to him as righteousness" (Bereshit 15:6); "Had I not trusted that I would behold the goodness of G-d in the land of life eternal..." (Psalms 27:13).

DON'T RELY IN YOUR RIGHTEOUS CONDUCT THEREBY HOPING FOR YOUR REWARD

A person should not rely on his good conduct and confidently assure himself that he will be rewarded for it, here and hereafter. Rather, he should be active and vigorous in showing gratitude for the Creator's favors continually bestowed upon him, but not out of hope for future reward that will be due him for his actions. In this regard he should trust in G-d, after doing his best to repay the debt of gratitude he owes the Creator for His great kindness toward him. As our Masters, of blessed memory, said: "Be not like servants who serve the master on condition of receiving a reward, but be like servants who serve the master not on condition of receiving a reward; and let the fear of Heaven be upon you" (Avos 1:3). One of the pious used to say, 'if a strict accounting were made of what one owes G-d for the kindnesses He has bestowed upon him, no man would ever attain the reward of the World-to-Come for his deeds, except by G-d's grace toward him. Therefore, do not rely on your deeds!' David said in this regard: 'Grace, O G-d, is Yours; You reward a man according to his work" (Psalms 62:13)...

...But one who trusts that G-d will bestow this upon him without the medium of good deeds is ignorant and foolish, and he is like those of whom it is said, "They act like Zimri, and expect a reward like that of Pinchas" (Sotah 2,2b). What distinguishes people of this high degree is that they guide G-d's servants to His service, exhibit patient endurance in time of trial and tribulation, and regard everything else as of slight importance, when compared with the fulfillment of the Creator's commandments. This you know from the account [which begins], "And G-d tested Avraham" (Bereshit 22:1), and from the stories of Chananyah, Mishael, and Azaryah in the fiery

furnace (Daniyel 3), Daniyel in the lions' den (ibid. 6), and the ten martyrs. Whoever chooses to die in the service of the Creator, rather than rebel against Him, [whoever, in this cause, chooses] poverty rather than wealth, illness rather than health, tribulation rather than ease, and submission to G-d's judgment and acceptance of His decree - such a person is worthy of Divine grace in the bliss of the World-to-Come, of which Scripture says. 'To endow those who love Me with substance, that I may fill their treasuries' (Mishlei 8:21); 'No eye has seen, O G-d, beside Yours, what [G-d] has prepared for those that wait for Him' (Yeshayahu 64:3); 'How great is Your good that You have hidden away for those who fear You' (Psalms 31:20). (UNTIL HERE CHOVOT HA LEVAVOT)

THE GREAT EFFECT OF GIVING TO THE POOR THE ONE WHO GIVES TZEDDAKA MAKES THE NAME OF G-D COMPLETE

R. Shimon here wept and exclaimed: 'Alas for mankind that they know not and heed not the honor of their Master. Who is it that "makes" the Holy Name every day? You must say, he that gives charity to the poor. As we know, the poor man takes hold of judgment and all his food is judgment, the place that is called Tzeddek (righteousness). Hence he that gives charity (Tzeddakah) to the poor makes the Holy Name complete as it should be above, since tzeddakah is the tree of life, and when it gives to Tzeddek the Holy Name becomes complete. Hence he who sets this activity in motion from below, as it were, fully makes the Holy Name. It has been stated elsewhere which is the place of the poor man.' Why is it so? Because the poor man has not anything of his own, save what is given him, and the moon has no light save what is given her by the sun. Why is a poor man counted as dead? Because he is found in the place of death.' Therefore, if one has pity on him and gives him charity, the tree of life rests upon him, as it says, "Tzeddakah (charity) delivers from death" (Prov. x, 2). This applies only to charity done for its own sake, for then the doer links together Tzeddakah with Tzeddek so that the whole forms the Holy Name, since Tzeddek is not established without Tzeddakah.

ZOHAR HA KADOSH BECHUKOTAI 113B

REBBE NACHMAN SAYS: IN TIMES LIKE THESE IT IS VERY DIFFICULT FOR A RELIGIOUS PERSON TO HAVE WEALTH

“In times like these, it is very difficult for a religious person to have wealth. To obtain riches, one must lower himself very greatly. But even if he abandons the way of devotion, there is no guarantee of wealth, for even the wicked can be poor. But if one is truly religious, then he is always far from riches. When the Temple was destroyed, all wealth left the core and fell into the realm of the evil husks.” It is written (Lam. 1:9), “And she fell with wonders.” Wonders in Hebrew is PeLAIM. Reverse the letters and you have ALaPhIM, the thousands of wealth. We then read the verse, “And the thousands fell.” The thousands of wealth have fallen with wonders. They have fallen so deeply, it is a wonder. If one covets these thousands, then he too must fall with them. But even then he is not sure of riches. Therefore, it is very difficult for a truly religious person to become wealthy. There are some rich Tzaddikim, but their wealth causes them great difficulty and keeps them from G-d. And though they seem wealthy, they still do not have the ready millions of the irreligious. For true wealth and G-dliness are not found together. My grandfather, Rabbi Nachman Horodenker of blessed memory, once spoke on the verse (Prov. 3:16), “Long life is in her right hand, and in her left, wealth and honor. The Talmud asks if this means that the right hand of Wisdom can provide only long life, but not wealth and honor. It answers that long life is there, and more certainly wealth and honor. My grandfather explained that this wealth can be logically derived from the verse, but is not actually there. It is fitting that the righteous have wealth, but it is not actually theirs” (Rabbi Nachman’s Wisdom 4)

WORLDLY PLEASURES ARE LIKE SUNBEAMS IN A DARK ROOM

“The Evil Urge is like a prankster running through a crowd showing his tightly closed hand. No one knows what he is holding. He goes up to each one and asks, “What do you suppose I have in my hand?” Each one imagines that the closed hand contains just what he desires most. They all hurry and run after the prankster. Then, when he has tricked them all into following him, he opens his hand. It is completely empty. The same is true of the Evil One. He fools the world, tricking it into following him. All men think that his hand contains what they desire. But in the end, he opens his hand. There is nothing in it and no desire is ever fulfilled. Worldly pleasures are like sunbeams in a dark room. They may actually seem solid, but one who tries to grasp a sunbeam finds nothing in his hand. The same is true of all worldly desires. (Rabbi Nachman’s Wisdom 6)

WE THINK WE ARE GAINING CONSTANTLY BUT IN THE END WE GAIN NOTHING

This world only exists to bring about G-d's purpose. Do not be concerned with wealth. Even with it your life can be in vain. The world deceives us completely. It makes us think that we are constantly gaining, but in the end we have nothing. People spend years earning money, but are left with empty hands. Even one who attains wealth is taken away from it. Man and wealth cannot endure together.

Either wealth is taken from the man, or the man is taken from his wealth. The two do not remain together. Where are all the riches accumulated since the beginning of time? People amassed wealth since the beginning -- where is it all? It is absolutely nothing...

...Sophistication is nothing, for you must only be sincere. It is forbidden to be foolish, even in your sincerity. But sophistication is totally unnecessary. It is not good to be old. There are pious and righteous elders, but to be old is not good. You must remain young, renewing yourself each day and making a fresh start...

THOSE WHO PURSUE WORLDLY PLEASURES ARE THE TRUE FANATICS

...Only one thing improves with age. The Talmud teaches us that a pig becomes stronger as it grows older. Do not be a fanatic. Serving G-d is not fanaticism. Those who pursue worldly goods are the true fanatics. The world will consider you a lunatic if you abandon all worldliness in your quest for the G-dly. This is said to be fanaticism, and even this is not necessary. For you can serve G-d with restraint. Take my advice and do not let the world fool you. It may try to deceive you, but it will never let things end well for you. Every man ends up badly in this world, even those who acquire all it has to offer. The harm is not only theirs, but also destroys many future generations. All the world knows this. If the world is nothing, then what can you do? To realize this, you must have help from on high. But we need no further help, for the Torah has already taught us...(Rabbi Nachman's Wisdom 51)

OTHER PEOPLE CAN BE GREAT DETRACTORS

If you were alone, without the influence of others, you would always direct yourself towards the path of life. You might be confronted with every type of confusion, worry and frustration, but you would still eventually end up on the right path. Even if you sinned, you would regret it and find the true path in the end. It becomes much more difficult when others confuse you.

You might associate with those who think they know something about philosophy. Or you might have friends who are involved in studies that ridicule everything sacred. Such people can confuse you and frustrate you more than anything else.

The world may consider this sophistication, but it can result in great confusion. It teaches that all values are relative and everything is absolutely permissible. This is especially true of philosophy, which can cause tremendous spiritual damage.

There is also a certain sarcasm, even among those who seem religious. This is as harmful as philosophy.

This sarcasm is literally the same as philosophical skepticism. It can even be worse, since most Jews recognize the dangers of philosophy and avoid it. They know that it can drag them down into the deepest pit. But Jews are not so heedful of avoiding sarcasm and sophistication, especially when it emanates from people who appear to be religious. This makes it all the more dangerous.

There are people who seem religious and disguise all their sarcasm in the language of truth. People do not avoid them, thinking that they are on the right path. These are the ones who can cause the most harm, frustrating and confusing one who truly wants to serve G-d.

Happy is the man who walks the true path, avoiding all sophistication. He is "simple and upright, fearing G-d and shunning evil." (Rabbi Nachman's Wisdom 81)

IF YOU ARE A DEBTOR YOU NEED A GENERAL REPENTANCE

If the Torah were written in order, we would know the precise reward and punishment for each commandment.

There are sins whose punishment is debt. One who is punished for such a sin is constantly in debt. All the merit in the world does not erase his punishment. He can do every possible good; still he must remain a debtor.

These sins can even cause others to fall into debt. When such transgressions become common, there are many debtors in the world.

The remedy for this is to repent in general for all your sins. Even though you do not know what sin is causing these debts, repent in general and ask G-d to also save you from this particular sin... (Rabbi Nachman's Wisdom 112)

MATERIAL NEEDS PREVENTS THE PERSON FROM SERVING G-D

When Joseph refused Potifar's wife, it is written (Gen. 39:12), 'And she grabbed him by his garment.' The forces of the Other Side and the Evil One grab a man by his garment. The necessity of obtaining garments and clothing can disturb a person greatly and prevent him from serving G-d. Therefore, 'she grabbed him by his garment.' If you are a master of your soul and have your heart strongly bound to G-d, you will pay no attention to this. You may have no clothing to wear, but it will not disturb you for you do not allow yourself to be distracted by such things. It is written (Ibid.), 'And he left his garment with her and fled.' You must leave your worries of garments and clothing behind and flee from the forces of evil. Pay no attention to what you lack. Do what G-d requires of you and serve Him to the best of your ability. (Rabbi Nachman's Wisdom 100)

WOE TO THE ONE WHO MOCKS HIS "UNSUCCESSFUL" FELLOW MAN

Also in the book Shaare Teshuva (p. 28) says the following: "If someone mocks people, denigrating them in his heart because of their limited accomplishments in prestige or in temporal success, in honor or high office, or if he scorns them because of their poverty, - pride, or an excess of complacency, or pleasure has led him to this character trait. As it says, "Our soul has been greatly satiated with the mockery of the complacent, the scorn of the proud oppressors." (P'salms 123-4) Sometimes the scorner mocks holy people and prophets as it states, "Everyone mocks me." (Jeremiah 20:7) And Shlomoh, peace be upon him, said, "One who scorns his fellow is a sinner." (Proverbs 14:21)

ONE WHO MOCKS THE POOR DENIES THAT G-D CONTROLS EVERYTHING AND THAT RICHES AND POVERTY COME FROM HIM

And it further says, "One who scorns his fellow is lacking in heart [intelligence] (ibid. 11:12) and "One who mocks the poor has blasphemed his maker, one who rejoices at another's misfortune will not be exonerated." (ibid, 17:5) This can be explained as follows. One who mocks the poor shows his innermost thoughts: he imagines that success is in the hands of human beings, and that they can achieve it by their own wisdom, as is expressed by the verse, "and you will say in your

heart my strength and the power of my hand have made this wealth for me." (Deuteronomy 8:17) And it says, "For he said, 'I did this by the strength of my hand, and by my wisdom, for I have acquired understanding'." Isaiah 10:13) This is why he mocks the poor, he says in his heart that the poor man has not attained wealth because of his lack of intelligence and because of the lowliness of his hands. By doing this, he blasphemes his Creator - the Creator of both the poor and the wealthy. For everything emanates from G-d, blessed is He. As it says, "The wealthy and the poor meet; it is the Lord who makes all of them." (Proverbs 22:2)

**THE ONE WHO REJOICES OVER ANOTHER'S MISFORTUNE
WILL NOT BE EXONERATED FROM PUNISHMENT**

And concerning one who rejoices over another person's misfortune, it says, "he will not be exonerated." Even though he has not done any harm by deed or by word, he will not be cleared. However, the evil of one who rejoices over another person's sorrow is not as great as that of one who mocks the poor. And because mockery is caused by arrogance, which is the opposite of humility, Shlomoh, may peace be upon him said (Proverbs 3:34) "Surely He scorns the scorners; but he gives grace to the humble", meaning that G-d will mock the one's who really, in their heart mock others as it is written (Psalms 2:4) "He who sits in the heavens shall laugh: the Lord shall have them in derision"...(UNTIL HERE SHAARE TESHUVA

Do not be afraid when one is made rich, when the glory of his house is increased; For when he dies he shall carry nothing away; his glory shall not go down after him.

(Psalms 49:17-18)

**MAY HASHEM GIVE US THE STRENGTH TO
RESIST THE PULL OF MATERIALISM AND THE
IDOL WORSHIPPING OF MONEY AND WEALTH
SO THAT WE MAY SERVE HIM WITH A PURE
HEART, AMEN**