

Mesila Shabbos

Shabbos Kodesh ▶ April 14, 2018 ▶ 29 Nissan 5778 ▶ Special Issue

Let's Join Together to Learn and Live the Torah Approach to Personal Finance

Editor's Message

MESILA
Providing The Path to Financial Stability

Tales of Tzaddikim

"Rav Eliyahu of Kartinega, disciple of Rav Yisrael Salanter, did not assume a rabbinical position. Mr. Shlomo Feinberg, having heard of his unusual brilliance, appointed him as manager of the Kovno branch of his bank. Rav Eliyahu's famed integrity in financial matters generated tremendous sanctification of Hashem's Name.

Once, one of the bank's clients went bankrupt and caused the bank a loss of over 100,000 rubles. Rav Eliyahu felt indirectly responsible and decided to pay the bank the entire sum out of his own pocket. He resigned from his job and began engaging in business, and over the next few years, paid the bank its entire loss. This incident was proclaimed in the Russian and German press as the epitome of integrity and responsibility. Thanks to the reputation his conduct gained him, Rav Eliyahu succeeded in his steadily expanding business dealings, and the government, too, gave him large-scale contracts, which he carried out to their full satisfaction. These business opportunities, which came to his hand as a direct outgrowth of his personal integrity, brought him fantastic wealth and prominence" (*Tnu'at Hamussar*, vol. 2, p. 292).

To quote world-renowned tycoon Warren Buffet, **"It takes twenty years to build a reputation and five minutes to ruin it."** Sometimes, one can build a reputation in five minutes, too: A courageous decision to act in good faith, not to touch money that isn't ours, to keep our word, even when "it doesn't pay" – can set down the foundations upon which our entire future will grow.

The Sages ask (*Niddah* 70b), **"What should one do to become wealthy?" The answer: '...Conduct financial dealings with integrity.' They countered, "Many have done so and were unsuccessful." "Rather one must also pray to He to Whom all wealth belongs... but one without the other is not sufficient."** The basis of success in business is integrity in financial matters, in conjunction with sincere entreaty to Hashem, Master of all wealth.

Integrity in financial matters is the winning model both from the spiritual and the material aspects!

When a person conducts himself with untainted honesty, his money is imbued with divine blessing. As King Solomon said (*Mishlei* 10:22), "The blessing of Hashem enriches, and does not bring sadness with it": A person whose wealth flows from Hashem's blessing is free of the unabated feeling of dissatisfaction, of "One who has a portion wants two hundred"; instead, he feels a deep-seated contentment with what G-d has given him (Introduction to *Responsa Beit Ephraim*, in the name of the author's uncle, Rav Sender *zt"l*).

But there is also a very practical, realistic dimension: The minimal profit – if any – of unscrupulous conduct is fleeting and quickly turns into major losses, while the upright, honest man will end up with a line of people who want to do business with him, who trust him and are gratified by his success.

For the Shabbos following Pesach, Jews have traditionally baked a **"Schlissel Challah"** as a foretoken of a successful livelihood – a challah in the form of a key that metaphorically opens up the *Shaarei Shamayim* to let down blessing and success. This is the most auspicious day to set as the "Mesila Shabbos" – a Shabbos in which we will all bring up the messages that Mesila seeks to impart, putting us on the path to financial stability at home and in business. This year, we have placed the emphasis on "Integrity in Financial Matters" as the key to financial success.

We call upon rabbis, educators, and speakers, as well as individuals in their homes and families to raise awareness towards this important "key" that opens up the pipelines of plenty, G-d willing.

▶ "In a certain city, there was a terrible drought, and people were dying of thirst. The town rabbi declared a fast, but the people's prayers remained unanswered. The rabbi was then told in a dream: "Rain will not fall unless the grocer leads the prayers." The rabbi awoke, bewildered. The grocer was a simple man; why would their prayers be answered if he'd be the cantor? "It must have been a meaningless dream," he thought, and went back to sleep. But the dream recurred. This time, the rabbi said, "If the message was given twice, it surely was not merely a dream." He announced to the community that the next day, they should assemble for a public prayer. "Who will be the cantor?" the people asked. "I'll decide by tomorrow," the rabbi replied, ashamed to tell them that he was planning to appoint the ignorant grocer. The next day, when the congregation asked again, "Who will lead the prayers?" he told them, "The grocer sitting in the corner will be the cantor." "We have so many prominent people in our community," they wondered. "Why the grocer? He barely knows how to read the siddur!" The grocer himself said, "Honored rabbi, do you wish to make fun of me? I don't know a single letter of the Torah and can't even say *Krias Shema* properly. The rabbi replied, "Say whatever you can; there's no alternative." The grocer took off his tallis and tefillin and walked out. "What will we do now?" the people asked. "Let's wait a bit and then we'll see," the rabbi said. **Moments later, the grocer returned to shul carrying the store scale. He stepped up to the lectern and said, "Master of the World, the two bowls of the scale correspond to the two letters "hey" in the Holy Name. The pole in the middle is like the letter "vav," and the hook at the top is like the letter "yud." Now, Hashem, be my witness, if I ever used this scale dishonestly, giving less than required and blemishing the Holy Name, let a ball of fire come down from Heaven and consume me. And if I did not deal dishonestly, I beg of you, bring down blessed rain for your congregation in the merit of this mitzvah."** As soon as the grocer had finished speaking, clouds appeared and torrents of rain started pouring down, so hard that the people couldn't even go outside. The rabbi stood up and

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chastised the people: "See how serious is the punishment of those who are dishonest in measurements and how great is the reward of those who are meticulous in this. Many great people prayed and were not answered, and this honest grocer prayed, and rain fell" (*Sefer Yalkut Me'am Lo'ez, Kedoshim*).

▶ Two people came to Rabbi Meir of Premishlan to ask his blessing for the success of their new business partnership. The tzaddik asked, "Did you sign a partnership contract yet?" "No," they answered. "If so," the tzaddik said, I'll write the document for you." He took a blank page and wrote, "Aleph – Bais – Gimmel – Daled." Then he gave it to them and said, "Here is your contract." The two were bewildered. **When the tzaddik saw their confusion, he said, "The secret of success lies in these four letters, the initials of *emunah, berachah, geneivah, dalus*. If you deal with *emunah*, with integrity – your business endeavors will have *berachah*, blessing; and if you deal with *geneivah*, dishonesty, you will come to *dalus*, poverty** (*Sippurei Chassidim, Yisro*).

▶ Someone once asked Rabbi Yisrael of Kozhnitz what to think about when conducting his business. The tzaddik answered that he should think about the mitzvahs Hashem commanded – not cheating others, keeping honest measurements, etc. – and the man accepted his instruction. **Sometime later, the man returned and said to the Maggid of Kozhnitz that he sees the Holy Name on his scales**, and the tzaddik told him not to tell others about it (Rav Mordechai Chaim of Slonim zy"o, *Maamar Mordechai* part 2, p. 193).

▶ A scholarly, G-d-fearing *shochet* once came to Rav Yisrael Salanter, founder of the Mussar Movement, and said, "For years, I've been working as a *shochet*, slaughtering animals, but recently, I've been having qualms about the heavy responsibility that lies on my shoulders; perhaps I'm not being careful enough and am feeding Jews non-kosher meat? So I've decided to seek another source of income." Rav Yisrael asked, "And what work have you chosen?" The *shochet* replied, "I plan to open a store and deal in business." **Rav Yisrael said, "I'm very surprised at you. Here, you are afraid to work in slaughtering, which involves only one prohibition. How much more so should you be afraid of dealing in business and storekeeping, which involve so many explicit Torah commandments: 'Do not steal, do not covet, do not cheat, do not lie, keep honest measurements... Why don't all these responsibilities frighten you and keep you awake at night?'"** (*Otzar Margaliyos*, p. 381).

▶ The Rebbe Maharshab quoted the Mittlerer Rebbe as saying that financial integrity is loftier than Torah learnt for its own sake. "And I," said the Rebbe, "was afraid to deal in business, and my brother went into business, but was burnt – as is well-known, he had a big soap factory, and a fire broke out, and everything was lost" (*see Reshimos Sipurim*, p. 58).

▶ The following story happened in Memel, when Rav Yisrael Salanter lived there, as told by eyewitnesses: One day, a wandering pauper knocked at doors asking for a donation. When he'd completed his rounds, he changed clothing, so he would not be

recognized, and went around again, as if he were someone else. But he hadn't gotten far before people identified him as the one who had collected earlier and they were all up in arms. People came running to Rav Yisrael to ask him to punish the cheater severely, or at least to put him under a ban. Rav Yisrael sent messengers to gather all the people to shul in midday. **Rav Yisrael got up and said, "Did you see what that cheater did?" And he reviewed his ruse in detail. Then, when all the details were clear, he continued, "Now, I'll tell you what you do!"** He recounted all the deceit they would do in their business: If a merchant had sold a train car of flax, but then, before its arrival, he got word that the price of flax was about to shoot up, he'd go to the buyer and 'innocently' say, 'I just heard that my flax is not of such high quality. It's not spoiled, but I wouldn't want you to suffer a loss,' and so on, until the buyer would back off. Then the merchant would sell it at a bigger profit. R' Yisrael told them several anecdotes like this, and they were so ashamed, they felt like burying themselves in a hole. 'How did he know all their secrets?' they wondered. **But R' Yisrael did not leave it at that. He went on: "What did this pauper do to you? So what if he collects another few coins? Yet, you want to punish him harshly. And what will be with you? He deceives for a few coins to satisfy his hunger, and you deceive by the thousands of coins, to amass money and luxuries!"** He went on like that until they all burst into tears. Then he said with them the verses of *Shema Koleinu* with great emotion, as he would do at the end of each of his mussar talks (*Kedosh Yisrael*, part 2, p. 232).

Theft from Government Budgets

...In His great compassion, Hashem brought us to the United States of America, where many Torah centers, old and new, have been established. Since the primary goal of this benevolent regime is to benefit the country's residents, they offer a number of programs to assist students... so that they should be able to attend school and advance in their studies. The Torah institutions, too, receive a great deal of assistance for their students, and the Roshei Yeshiva, principals, and students surely appreciate all the government's favors and pray for

their well-being. But we are unquestionably exhorted... to beware of taking more than the government has stipulated to give, even if it is possible to obtain more via certain officials... not in accordance with the set rules. Certainly, it is forbidden to lie regarding the number of students in attendance, etc. In addition to this being theft, it also involves serious transgressions of falsehood and deceit, as well as a desecration of Hashem's Name and disgrace of the Torah and its scholars. There is no license in the world for such conduct. Just as Hashem

despises theft in a burnt-offering, so He despises the support of Torah and Torah scholars through theft. One who does so is also guilty of persecuting the Torah leaders and students who *are* meticulous to avoid even a trace of theft (*Shu"t Igros Moshe, Choshen Mishpat* vol. 2, *Siman* 29).

Cheating on Tests

In regard to what he heard – that in some yeshivas, they allow students to steal the answers to questions on the final exams issued by the government (Regents), so as to fraudulently obtain certificates stating

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that they finished with honors: This is prohibited, not only by government law, but also Torah law. It is not merely deceit... but is outright stealing. Because when the time will come for him to seek a job, employers generally prefer someone who did well in his secular studies, and if he shows the prospective employer the report card stating that he finished with honors and is hired on that basis – this is outright monetary theft... And besides, it is forbidden to lie in any manner, even when it is not practically relevant, since this is not one of the three areas in which one is permitted to veer from the truth (*Bava Metzia 23b*) (*Shu"t Igros Moshe, Choshen Mishpat vol. 2, Siman 30*).

More on Cheating on Tests

Regarding the tests administered in various schools, whose grades, naturally, affect the quality of the final certificates, and students allow themselves to cheat in various ways so as to obtain good marks that they do not deserve – I was asked if this deceit and cheating is proper...

I am surprised that there should be any question in this matter. How can anyone even think of doing such a thing, and especially in an educational institution? It is clear that according to halachah, such conduct is deemed deceit... and is also a violation of the prohibition against lying and the positive mitzvah to distance oneself from falsehood. In addition, it accustoms the person to deceit, and of this, the prophet Yirmiyahu said (9:4) "They train their tongue to speak falsehood..." Concealing the truth in report cards can also result in additional violations in the future, because if these people will seek a job or an educational position and the employer will consider them experts, when they actually are not, this can cause substantial damage to the employer. And above all, there is the damage caused to the student's character, when he is accustomed to act contrary to the truth.... Truth is beloved above all. Of course, if there is doubt regarding the level of the deserved grade, one can always go beyond the letter of the law (*Shu"t Shevet Halevi, vol. 10, Siman 163*).

A Find in a Bank

Regarding the found item that someone discovered a year ago in the safe-deposit box area, where people can come during bank hours to take what they need, using the key they were given: The finder handed his find over to the police, who gave him a signed statement that if the one who lost the item will not be located

within a period of time, they will return the item to him. Now, after a year has elapsed, and the lost item was publicized and no one came to claim it, the question has been posed whether the find should go to the bank, since it was found on bank property, though it is admittedly a public area...

... It is clear that this place, where anyone leasing a safe deposit box can enter, is considered a public thoroughfare. Consequently, the item belongs to the finder and is not the property of the bank. If the bank takes it, this will be outright theft from the individual, since it is an item with no identifying sign and has already come into his ownership. Even though he was stringent and entrusted the item with the police so that they should put ads in the newspapers, in case they would be able to return it to the original owner, he never relinquished possession. For this very purpose, they gave him a signed statement that they will return it to him if time passes and the owner does not come to claim it... (*Shu"t Igros Moshe, Choshen Mishpat vol. 2, Siman 44*).

Salary Not Stipulated in Advance

Question: A senior citizens' residence housed in an old structure needed to be expanded and renovated. The architect who was hired to plan the work dropped the job at the onset. One of the administrators of the residence, who is very knowledgeable in the field, took the initiative, planned the renovation, and oversaw the work in the best way possible. Now, he has come with a question: Can he demand the architect's salary and payment for supervising the work, or – since he did not stipulate his conditions in advance – did he lose his rights?

Answer: If he did work that was genuinely necessary and thereby benefited the senior citizens' residence, even if they did not stipulate that he would be paid, they are required to pay him, in keeping with the Rama on *Choshen Mishpat 264:4*: "Similarly, in any case where one person does a beneficial act or favor for another, that person cannot say, 'You did it for me for free, since I never told you to do it,' but rather, he must pay him his due." This is on condition that it was indeed an act from which he has benefit (*Shu"t Shevet Halevi, vol. 10, Siman 280*).

Professional Confidentiality

...An employee who works in a place where they deal with secret things or use devices that are still considered secret, or even an act that is the employer's

creative innovation, it is forbidden for the employee to copy this for himself or others. This is considered theft, even if there was no specific condition made in this regard, since these are things that everyone is particular about not wanting revealed (*Shu"t Shevet Halevi, vol. 4, Siman 260, beginning "Upashut etzli"*).

Is a Worker Allowed to Come Late, Justifying Himself That He Is Paid Late

...The claim that he is not paid on time is not justification, since, in any case, as long as he chooses to remain in his job, he must do his work faithfully and demand his payment, unless he stipulated that if he is not paid on time, he will be lax with his work hours and his employer agreed to this condition... (*Shu"t Igros Moshe, Yoreh De'ah vol. 1, Siman 138*).

Reuven Signing Shimon's Name on a Contract without His Permission

... Regarding the question about whether it was wrong for Reuven to sign his friend Shimon's name on a contract without Shimon's knowledge, and then go to the bank where Shimon has credit and obtain a loan on his name: I was astonished at the very query. How can we even question whether it was wrong to impose financial responsibility on another person and saddle him with a loan that he never borrowed?! Even if he will be able to later clarify to the bank that he was not the one to sign, nevertheless, he is likely to suffer monetary loss until the matter is cleared up, and surely... a serious desecration of Hashem's Name is likely to emerge. This is as far as Reuven's obligation towards Shimon is concerned. There is a separate violation towards the bank, since one is forbidden to deceive others, even non-Jews...

He also violates the Torah obligation to abide by the law of the land, which states that one may not sign someone else's name without his knowledge and thereby obtain money from others, and if the government would be aware of this, he would be punished; therefore, he has committed two evils.

Even if Shimon were to have signed on the contract himself, but, consequently, Reuven would have gone to the bank and presented himself as Shimon, and they would give him money on that basis, this too would be at least a matter of deceit, according to all opinions, and one who is meticulous should distance himself from this as well... (*Shu"t Mishnah Halachos, vol. 5, Siman 294*).

▶ **“Live a life of integrity, sincerity, and irreproachability. Do not touch anything belonging to others, large or small, nor even taste what is not clearly and provably yours.** Flee from doubtful ownership and consider any such item as belonging to another. Partaking in the doubtful leads to partaking in what is definitely not yours; a bit leads to a lot; and the concealed leads to the revealed – until one becomes an outright deceiver, denier, thief, and scoundrel” (Rambam’s letter to his son Rav Avraham).

▶ **“One who conducts his finances with integrity is given reward even for transactions that he did not do, since, had he done them, he would surely have done them honestly.** When he had opportunity to do wrong, he refrained, purely because his heart was directed above, and not for reasons of shame. We know this because he conducted himself with integrity even in concealed instances. Therefore, if he later becomes impoverished and does not have the money for further transactions, he is divinely rewarded as if he had continued to conduct his finances with integrity (Sefer Chassidim siman 1062).

▶ **“The rule is that the dangers of money are commensurate with the great lust for money. If one wants to truly avoid these dangers, he must regard this realm with much thought and stringency. One who cleanses himself [of all dishonesty in finances] has reached a lofty level, because many have achieved piety in all other areas, but have failed to achieve perfection in the area of distaste for ill-gotten money”** (Mesilas Yesharim, ch. 11).

▶ **“A person should not judge others by what appears to him externally as honest behavior, because he cannot know what is in a person’s heart. Take this as a rule: One who refuses to benefit from his friend’s money, and certainly not from dishonestly gained funds, and who conducts his finances with integrity – is undoubtedly a righteous, upstanding man. But if you see someone who kisses his tefillin and prays, but who does not conduct his finances with integrity, stay far away from him, because the test of one’s fear of Heaven and righteousness is in his conduct with money. A person who maintains his righteousness in his finances is a perfect tzaddik.** Of him, the verse says, ‘When you eat the (honest) labor of your hands, you are praiseworthy’ – in this world – ‘and it is well with you’ – in the next world, Amen” (Kav Hayashar, ch. 52).

▶ **“One should not be concerned that he loses out by conducting his finances with integrity; on the contrary, Hashem blesses the labor of his hands, as the Midrash says (Vayikra Rabbah 14:7), “Rabbi Levi said, blessings bring blessing to their owners and curses bring curses upon their owners. How so? The verse says, ‘A perfect and honest weight – shall you have’ (Devarim 25:15). If you keep honest weights, ‘you will have’ the wherewithal to make transactions and to buy and sell; thus, [acting with] blessing brings blessing to the owner. What of curses? ‘You shall not have in your purse... a large one and a small one’ (ibid 25:13-14). Hashem says, ‘I told you to keep honest weights. If you do not, you will not have the wherewithal to make transactions, as the verse says, ‘You shall not have’; thus, [acting with] curses brings curses to the owner”** (Shelah Hakadosh, Maseches Chulin).

▶ **“Your business dealings should be pleasant, and be very careful to conduct your finances with integrity, because integrity is the kingship of the secret of holiness, the faith of Yisrael. A person should conduct his finances with integrity so that everything will remain within the holy and not depart to the place of falsehood and externals. The profit that you earn with integrity is from a source of holy abundance, as opposed to a source of foreign abundance, Heaven forbid, and if the latter comes, it wipes out the former.** As we learn at the end of the tractate of Makos, ‘Chavakuk established it on one [pillar], as it says, “The righteous person shall live through his faith”’ (Maavar Yabok, Sefas Emes, ch. 22).

▶ **“A major rule in matters of money: “Whenever you have lack**

of clarity in a financial matter with others, do not decide for yourself; always bring the question to a scholar, even if ‘you are all wise,’ because a person will never see himself as being in the wrong” (will of the Nesivos Hamishpat, end of Derech Hachayim).

▶ **“Be very careful to conduct your finances with integrity, and in this way, you will be blessed, as the verse says (Mishlei 28:20), ‘A man of integrity will increase blessing,’ since, when a person is trustworthy, everyone wants to do business with him... And be exceedingly careful not to cheat any person, because all money that is ill-gained comes from the minister of Esav and his company and, thus, is like idolatry... Wrongdoing never breeds success, and the thief is left in the end only with his thievery. Anyway, whatever was not previously decreed for him Above on Rosh Hashanah will not last. And if you ruin your fellow’s livelihood, Hashem will undoubtedly take the money from you and return what was stolen to its rightful owner”** (Beis Avraham by the author of the Chayei Adam).

▶ **“The Admor R’ Menachem Mendel of Riminov commented how surprising it is that we see children who, in their youth, learned diligently in yeshiva, prayed with deep devotion, answered ‘Amen’ and ‘Yehei Shemei Rabbah,’ and went in the Torah way, yet, when they grow up, they make an about-face, Heaven forbid, displaying bad character and neglecting Torah and Tefillah. How does this happen? Shouldn’t the Torah they learned in their pure childhood, innocent of sin, have supported them and led them to do even more mitzvahs? He answered that it is because their fathers fed them with stolen money acquired from dishonest dealings, and they were fattened by prohibitions, and consequently, bad character traits and desires were born into them”** (Igra D’Pirka, os 126).

▶ **“Due to our sins, falsehood and deceit in business matters have increased so much that some people consider it permissible to lie in financial dealings. They utter falsehood, ‘I bought it for x,’ and sometimes even swear to the lie. They think that all this is part of normal profit-making wiles and claim that anyone who does not do so nowadays cannot put bread on the table. It’s come to a point where we’ve become the butt of disgrace; our non-Jewish neighbors say that it’s known that Jews cheat and lie and you cannot believe them. Woe to us for the desecration of Hashem’s Name that we’ve caused!**

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“This deceit has caused the world to decline and led poverty to circulate in the world. In our time, one rarely sees wealthy people who maintain their wealth for a lifetime; their wealth lasts for half their years, or a third, or even just for a few years, which was not the case in generations past... This must be what is causing it all, and, as we know, all Jews are guarantors for one another.

If we see a person doing wrong, and yet his wealth remains, we can be sure that the wealth is preserved for his detriment... Almost definitely, the lie he utters is unnecessary; had he wanted, he could have said that ‘the item costs x and I cannot sell it for less.’ What does he gain from falsehood? Even if one would think he could profit a great deal by lying, he should ‘Distance himself from falsehood,’ because anything he profits will surely be lost. **“And one who trusts in Hashem and conducts his finances with integrity – ‘Hashem’s kindness will surround him,’ and ‘Hashem’s blessing will enrich him.’ He will never lack for bread, and his sustenance will be attained permissibly, comfortably, and honorably”** (the Chofetz Chaim in his work Sefas Tamim, ch. 2).