

## If your brother becomes impoverished and his means falter in your proximity, you shall strengthen him. (25:35)

The *Midrash* quotes an often-used *pasuk* relating to the *mitzvah* of *tzedakah*, charity: *Ashrei maskil el dal, b'yom raah yimalteihu Hashem*, "Praiseworthy is he who contemplates the needy, on the day of disaster Hashem will deliver him" *Tehillim* 41:2. David *HaMelech* enjoins us to give *tzedakah* with understanding: delving into who stands before us and why; making an attempt to put ourselves in his shoes. The above *pasuk* addresses the needs of one who has not yet hit rock bottom. He is faltering and needs assistance to prevent him from falling into the abyss of abject poverty. We are admonished to support him: give him a loan; a job; an investment in his endeavor that demonstrates we believe in him. At times, such encouragement can have a greater effect than a check. Money can quickly be spent, while encouragement can catalyze one to strive harder, achieve independence. When one gives money, he should be *maskil*, contemplate his actions. Thinking can make the major difference between a handout that might be quickly spent and support that can transform someone's life.

**Kehillas Yitzchak** observes that this *pasuk* which enjoins us to employ *seichel*, common sense, in supporting our brother follows shortly after the laws of *shemittah*, *yovel*, the paradigmatic laws which underscore the importance of maintaining everything, our sole manner of earning a livelihood, by letting our fields lay fallow for a year. It takes great *bitachon* to adhere to this *mitzvah*. Since *bitachon* is so important, and every person should strive to develop his own level of *bitachon*, one might mistakenly feel that it is his responsibility to teach others the importance of *bitachon*. For example, a poor man approaches someone who is able to help him and asks for a loan – or even an "investment." The well-to-do would-be benefactor responds, "Why should you turn to mortals for assistance? You should have *bitachon* and turn to Hashem for help. Pray, and He will help you!" This is obviously the benefactor's manner of avoiding an act of kindness. It is his "*frum*" cop-out. To him, David *HaMelech* asserts, "Praiseworthy is the one who contemplates the needy." You (the benefactor) can be a believer, and you worry about your *bitachon*. When it involves another Jew, a poor man in need who turns to you for assistance, do not play the "*bitachon* card" on him. Help him! Do not preach to him about *bitachon*. One does not tell someone else who is in need that he must have *bitachon*; use some *seichel* - be *maskil el dal* and give him a check to cover his needs.

A well-known scholar once asked the *Rosh Yeshivah* of Novordok in Mezritch, **Horav Avraham Zelmans, zl**, a scholar who was well-known as one of that period's *chachmei ha'mussar*, masters of ethical discourse, the following *sheilah*, question: Is it permissible for one to borrow money from another Jew, knowing fully well that in the foreseeable future he has no way of paying back the loan? Is he permitted to rely on *bitachon*, his trust in Hashem, that some way, somehow, he will procure the necessary funds to pay back the loan? Is he allowed to rely on his *bitachon* in order to borrow the money from someone?

The *Rosh Yeshivah* gave an insightful reply which addresses the crux of *bitachon* and defines our relationship *vis-à-vis* others. “If you are prepared to lend money to a person solely upon his *bitachon*,” he began, “in other words, he has no money and, for all intents and purposes, he has no means for obtaining sufficient funds for paying back the loan, then, you, too, are permitted to borrow under similar conditions. If, however, you are unwilling to part with your money based solely upon the borrower’s *bitachon*, you may not borrow either.”