If there shall be a destitute person among you... You shall surely open your hand and lend him money, as much as he needs, whatever he is lacking. (15:7,8)

"Whatever he is lacking" is a tall order. In other words, someone who has been quite wealthy and lives a far from frugal lifestyle is suddenly confronted with a reversal of his fortunes. Instead of being on top of the mountain, he is suddenly thrust down to the cellar, with no support. Rather than give him sufficient funds in order to make ends meet and live a lower or middle-class lifestyle, the Torah instructs us to provide for him, "whatever he is lacking." Should we have the ability, we would be obligated to provide this formerly affluent man with the luxuries that had heretofore been a part of his life. *Horav Shlomo Wolbe, zl,* explains the challenge that we as benefactors must overcome: "If one would invest effort into recognizing what this man is lacking (what makes him 'destitute'), rather than become angry at his *chutzpah* over not 'settling' for a simpler lifestyle with less conveniences, we would look to lighten this man's load. If we truly understand him, we can comfort him saying that, with Hashem's support, he will soon return to his former status. Someone can become used to a certain lifestyle to the point that it becomes his mindset. Consequently, when he is out of his 'mindset,' he is miserable."

People have different needs. That which is a deficiency to one person might be nothing at all to another person. He has other problems which he feels are more pressing. One person might require financial help in the way of money or advice. Another person might need assistance in finding and maintaining a job. Sadly, not everyone is cut out for working. Some require medical assistance or advice on how to navigate the healthcare system. Some keep their problems to themselves, allowing for these issues to fester within, so that they are miserable and react negatively to anyone who gets into their comfort zone. Some people cannot stop talking about their problems, but, Heaven forbid, should they ask for help. They just want to talk. Other people are unaware that they have a problem. Everything in their life is "perfect," or so they think.

Highly sensitive people make every attempt to be self-sufficient and handle their own problems their own way. They are too proud to ask for help, but, at least, they acknowledge, albeit to themselves, that they require some form of assistance. If they would at least open up and share their feelings with someone they trust, it could change the trajectory of their lives. Some think that asking for help is a weakness, when actually it is a strength. A strong person realizes that he cannot do it alone and asks for help. A weak person remains miserable, or refuses to even acknowledge that he is in trouble. All these shortsighted people require assistance, which the Torah wants us to offer and carry through.

We all know wonderful *baalei tzedakah*, charitable, generous people, who easily part with checks, but refuse to visit or come face-to-face with the poor man, or the individual who is in need. Empathizing with the indigent provokes feelings of guilt. Some well-meaning people just do not want to come face-to-face with the fellow who is in need. Giving the check does not exonerate a person from empathizing with his friend's plight. He must be *nosei b'ol im chaveiro*, carrying the yoke with his friend. See it, feel it, get into it, and then help him. Let him know that someone cares. For some, receiving a check without meeting/speaking to the benefactor is for some an experience they would rather forgo.

In order to appreciate the following story, one must first have somewhat of an idea concerning the personality of Reb Chaim Gelb, zl. To those who go back over fifty years, we remember Reb Chaim as a permanent fixture at weddings and in shuls all over Williamsburg. Reb Chaim was an immigrant who came to these shores in 1901. From a spiritual vantage point, America was a disaster. Kashrus and Shabbos had been left in Europe. The handful of observant Jews was the exception to the rule. The prospects of a young man growing up observant were bleak. Poverty was rampant, especially for one who insisted on observing Shabbos. The job market was open only to one who was willing to work six days a week, with the sixth day being Shabbos kodesh. Some remained strongly committed to the religious lifestyle they had experienced in their European hometown. Reb Chaim Gelb was one of them. He was a man whose love of Hashem and His people superseded all else. His entire life was devoted to helping his brothers and sisters, but it was not only Jews whom he helped. He is vividly remembered as dashing through the snow in subzero weather numerous times to bring fresh cake and hot coffee to shivering firefighters battling a blaze. Others remember him purchasing hot knishes for young yeshivah students whose parents could not afford even basic staples, let alone delicacies. He felt, and obviously so, that just because a boy was poor, he should not be deprived of some of the delicacies enjoyed during recess by his wealthier friends. I remember him going from wedding to wedding, collecting bills and coins in his outstretched yamulka. He then covertly transferred the collected funds to those in great need.

Reb Chaim Gelb's life was the living embodiment of lovingkindness. He left this world imparting this legacy to all those who seek an exemplar of how the *mitzvah* of *chesed* should be executed. He taught that empathy can best be realized when one has a ringside seat to observe the poverty and pain of those whom he benefits. Veritably, the beneficiary benefits regardless, but true *chesed* is performed with empathy, which can only be felt first hand. When the benefactor personally observes the abject poverty to which some are subjected, he will give with feeling. He will be helping someone whom he knows, someone who is now family.

A family on the Lower East Side (Manhattan) was in dire need of assistance. When *Reb* Chaim heard of their plight, he immediately went to one of his wealthy supporters and solicited his help. When he apprised him of the abject poverty that reigned in their home, the man took out his checkbook and immediately made a handsome donation. He added, "If this is insufficient, you know my address. I am always willing to help."

Reb Chaim did not settle for the check alone, "I insist that you come with me to their house. I want you to see firsthand how they are suffering." The man gave all kinds of excuses but when *Reb* Chaim refused to budge, he went with him. They traveled by car, the businessman's car, which

probably cost as much as most homes. They arrived at the rundown apartment building which this family called home. The smell that permeated the hallway was overpowering; denizons of various nationalities lived here, and the odors of their cooking wafted through the air. The man remarked that the stench was so bad, they should have brought along a gas mask. They walked up a number of flights of stairs, since the building was not equipped with an elevator. They knocked on the door of the apartment and a young woman attired in a housecoat that had seen better days greeted them. *Reb* Chaim introduced his friend to the woman, who asked them to take a seat.

The chairs were ancient and remnants of different sets of furniture. No two chairs matched. They creaked under the guests' weight, and they felt like they would give out at any moment. The hostess opened her icebox (prior to refrigerators, and furthermore, most people couldn't afford them) to offer them some fruit. Nothing was in it. The icebox was empty. The woman apologized, "I have not gone shopping yet today." The truth was that she could not shop without money. Thus, the family simply starved until they could raise the money for provisions. When the man whispered to *Reb* Chaim that he needed to use the facilities, the woman said that the lavatory was in the hall and shared by all the occupants of that floor. He decided that he would wait.

The children burst through the door, having just come from school, "Mommy, mommy, we are starving!" Their mother replied, "You had breakfast this morning. Why are you hungry?" As soon as our guests leave, I will go to the store and buy you some goodies."

The children, aged two to seven, three boys and one girl, said that they would wait patiently. From the way they expressed themselves, the guests deduced that this was a nightly interchange. They had no food, because they had no money.

The woman asked *Reb* Chaim, "What brings you here today?" He explained that he just wanted to check up on their welfare. "Everything is fine," she replied. "Only my husband is having great difficulty finding a job."

The man looked at *Reb* Chaim and declared, "Fine, I have seen enough. I do not know how these people live." He told the woman, "Here is my card. Have your husband call me, and I will give him a job." She replied, "I am sorry, but we have no phone." "Fine, have your husband come see me. I will take care of him." The man located a decent, furnished apartment for the family. The father was a hard worker and did very well. The visit changed the trajectory of their lives, all because *Reb* Chaim understood that seeing a situation up close makes a powerful impression. By seeing the poverty with his own two eyes, he realized that dismissing them with a check would never do. Before we give, we must see.