

שער הבטחון

The Gate of Trust



חובות הלבבות

Duties of the hearts

—CHAPTER 6—

חיינו
CHAYENU

DAILY TORAH STUDY. DELIVERED.

פרק שישי Chapter 6

THE FLAWS IN ASKING FOR “COLLATERAL” INSTEAD OF TRUST.

וְרֵאִיתִי לְהִרְאוֹת פְּנֵי סְבִלּוֹתָם וּמְעוֹתָם
בְּדַעַת הַזֹּאת בְּשִׁבְעָה עֲנִינִים, אֲגַלֶּה
בָּהֶם גְּדֹל מְעוֹתָם,

I have seen that it is necessary to demonstrate the foolishness and the errors of those people who engage in this way of thinking, with seven points through which I will expose the extent of their error.

וְאִם יֵאָרְכוּ דְבָרֵינוּ, בְּעֵבֹר שֵׁשׁ בָּזֵה מִן
הַבִּיּוֹשׁ וְהַתְּוֹכַחַת לְבַעֲלֵי הַדַּעָה הַזֹּאת,
וְהֵם כַּת בְּעֲלֵי הַמְּשֻׁכָּוֹנוֹת,

Although we will need to elaborate on this, it is nonetheless important to do so, due to the fact that the following points contain substance with which to embarrass and rebuke the people who have this way of thinking. These people are called “the sect of owners of security pledges.”

עֲנִינִים בָּזֵה בְּעֵנִין הַסּוֹחֵר שֶׁהוּא מוֹכֵר
בְּאֶשְׂרָאֵי לְמוֹי שְׂאִינוּ מֵאֲמוּנָו, וַיִּמְשַׁקְּנֶהוּ
בְּעַת הַמְּכָר מִפְּנֵי יְרֵאתוֹ מִמְּעוֹט אֲמוּנָתוֹ
וְשָׁלַא תְּמַצָּא יְדוֹ לְפָרְעוֹ.

Their conduct towards the Almighty is akin to a merchant who sells on credit to one whom he does not trust to pay up. He therefore takes a security pledge at the time of the sale out of a fear that the buyer can't be trusted or that he won't be able to pay for the merchandise that he took.

וְהִרְאִישׁוֹן מֵאֲפְנֵי הַתְּשׁוּבָה עָלָיו, שֶׁנֶּאֱמַר
לֹא: אַתָּה הָאִישׁ הַמְּסַתְּפֵק בְּגִזְרַת
הַבּוֹרָא, וְשְׂאִינוֹ מֵאֲמוּיִן בְּגִדְל עֲצָמָתוֹ,
אֲשֶׁר חָשַׁד אֹזֶר שְׂכָלוֹ וְכִבְהָ גַר תְּבִינָתוֹ
בְּגִבּוֹר אֶפְלַת תְּאֵאוֹתוֹ עָלָיו,

The first response to such a person is that we say to him: You are a person who doubts if all a person's needs have been preordained by the decrees of the Creator, and who doesn't believe in the greatness of his strength and ability. You are a person whose light of intellect has been darkened and whose candle of understanding has been extinguished due to the darkness of your desires overcoming you.

הטוב לך לבקש משכון ולקחתו אלא מרעך וחברך אשר אין לו רשות עליך ולא מצותו עוברת עליך. אבל השכיר כשהוא משתכר אצל בני אדם, אין טוב למשכן שוכרו בשכרו קדם עבודתו, וכל שכן העבד שלא ימשכן אדוניו קדם עבודתו לו בפרנסתו, קל וחמור הנוצר שלא ימשכן יוצרו קדם עבודתו לו.

Surely, it is only appropriate for you to request and take a security pledge from your fellow or friend who has no jurisdiction over you and cannot give you orders. However it is not appropriate for a paid worker, who is hired by people to take a security pledge for his pay from those who hired him before he starts his work. All the more so, will a slave, not take a security pledge from his master for his livelihood before he has started to work for his master. All the more so, that a created being, will not take a security pledge from his Creator before he even starts serving him.

ומן התמה כי עבודת העבד לאדוניו על מנת שייפדע לו שכרו אחר עבודתו גנאי הוא, כמו שאמרו "אל תהיו כעבדים המשמשין את הרב על מנת לקבל פרם וכו'" (משנה אבות א, ג), כל שכן שיעז פניו לבקש משכון בפרנסתו קדם עבודתו. ובדומה לזה אמר הכתוב "הלה' תנמלו זאת, עם נבל ולא חכם" (דברים לב, ו).

It is astonishing, for even when a servant serves his master with the intent that he will be rewarded after his work, it is considered improper, as the Rabbis said in the Mishna (Avot 1:3): "Do not be like servants who serve their master in order to receive reward." All the more so, is it improper when the slave is so brazen faced that he asks for a security pledge for his livelihood before he even starts his work. Likewise, Scripture states (Devarim 32:6): "Is this how you repay the L-rd, you disgraceful, unwise people?"

והשני, שכל המקבל משכון מחברו יש לו קצבה ולבקשתו תכלה, אך בעל הדעת הזאת אין קץ לבקשתו, כי אינו יודע מה יספיק לפרנסתו ופרנסת אנשי ביתו ממוזון ומותרים עד יום מותם. ואלו היה לו ממוזן כפלי כפלים ממה שייספיק לו לא תנוח נפשו, מפני שקצם נעלם ומדת ימיהם אינה ידועה, והוא סכל כמה שבקש מפני שאין לו תכלית אצלו ולא שעור.

The second response to the person without *bitachon* is that usually, when someone takes a security pledge from his friend, the value of the security pledge is limited according to the amount of the debt. However, the person who has this way of thinking, mentioned above, has no end to what he seeks from the Almighty, for he doesn't know how much money will be enough to sustain him and to sustain the members of his household for their food and other needs until the day of their death. Even if he were to have many times more money than that, which in truth would be enough for him, his mind will not be at rest because their end is concealed and the length of their days is not known. He is a fool for seeking that which he does, for it has no limit nor any measure.

והשלישי, שהממשכן את חברו איננו
ממשכן אותו אלא אם לא קדם לו חוב
שהוא חייב בו ואינו משהו בו משאת
מאומה, והדין עמו.

אבל אם קדמו לחברו עליו חובות שהוא
חייב בהם וידע שיש לו עליו חובות
ראויים, אין לו לבקש ממנו ממשכן בשום
פנים, ולא יהיה ראוי לקחתו ממנו אפלו
אם יתנדב בו הממשכן.

כל שכן הבורא, שיש לו על האדם
מן החובות הראויים, מה שאלו היו
מקבצים מעשי כל בני אדם בכל ימות
העולם לאיש אחד מהם, לא היה
מספיק הכל לגמול טובה אחת ממוכות
הבורא עליו.

ואיך לא יתפיש זה העו פנים לבקש
מן הבורא שיקדים טובות גדולות על
מה שקדם לו אצלו, ויכבד החוב עליו,
ושמא לא ישלם לו מה שגדר לו מן
העבודה בעבור פלות ימיו ובוא קצו.

והיה אחד מן החסידים אומר לבני
אדם: בני אדם, היתכן שיתבע אתכם
הבורא בחובות מחרת ביום הנה,
וכן כמה שאתם חייבים אחריו בשנה
ושנים?

The third response to such a person is that one who takes a security pledge from his friend will only take a security pledge from him, if he does not have any outstanding debts which he owes his friend, and he did not borrow money from him at an earlier point of time. Only then is it justified for him to request a security pledge.

However, if he has outstanding debts which he owes his friend and he is aware that he has these legitimate debts, then it doesn't make sense whatsoever for him to be requesting a security pledge from his friend, nor would it be fitting for him to take the security pledge from him, even if his friend were to generously offer to give it to him.

All the more so, does this apply to the Creator, that one should not take a security pledge from Him, for a person has many legitimate "debts" that he owes the Creator. Were it possible to add up the good deeds of all the people of all of history together, and to consider it as if one person performed all of them, those good deeds, would not be enough to repay the Almighty for even one kindness that the Creator bestows upon him.

How then, is this brazen faced person not embarrassed to ask from the Creator to give him in advance of his service of G-d, great favors, in addition to those favors that he has given him in the past? Surely, his debt towards his Creator will weigh down on him, and perhaps he will not be able to fulfill his promise to serve Him, because his days will end and his time will come.

There was once a pious man who would say to people the following: "People! Is it conceivable that the Creator would demand from you today to fulfill those obligations of tomorrow, or that which you are obligated to do afterward, in a year or two from now?"

אָמְרוּ לוֹ: הֵיאֵךְ יִתְכַן שְׁנֵהֵיָה נִתְפָּעִים
בְּחֹבוֹת הַיָּמִים שְׁאִין אָנוּ יוֹדְעִין אִם
נִחְיֶה עַד שְׁנֵינִיעַ אֱלֹהִים וַיִּחְיִבְנוּ בָהֶם,
אֲבָל אָנוּ חַיִּבִים עֲבוֹדָה יְדוּעָה בְּזִמָּן
יְדוּעַ, וְכֹאשֶׁר נִגִיעַ לְזִמָּן נִתְחַיֵּב בְּעֲבוֹדָה.

They said to him in response: "How would it be conceivable that it would be demanded from us to fulfill today those future obligations, when we don't know if we will live until we reach those days when we will become obligated in them. However, we can be obligated in a defined amount of service of the Almighty, during the present time, and only when we reach the future time will we become obligated then in the service of the Almighty of that time.

אָמַר לָהֶם: וְכֵן עָרַב לָכֶם הַבוֹרֵא יִתְבָּרַךְ
לְכָל זִמָּן יְדוּעַ מִטְּרַף יְדוּעַ, וְעֲלֵיכֶם בּוֹ
עֲבוֹדָה קְבוּעָה, וְכֹאשֶׁר אֵינְנו תּוֹבֵעַ
אֶתְכֶם בְּעֲבוֹדָה קֹדֶם עֲתֵהּ, כֵּן רְאוּי
שְׁיִהְיֶה בְּפִנְיֵיכֶם בְּשֵׁת תִּמְנַע אֶתְכֶם
מִלְבַקֵּשׁ מִטְּרַף שְׁלֹא הִגִיעַ עֲתוֹ. וּמִדּוּעַ אָנִי
רוֹאֶה אֶתְכֶם מְבַקְשִׁים מִמְּנוּ מִטְּרַפֵּי שָׁנִים
בְּאוֹת, אֵינְכֶם יוֹדְעִים אִם יִמִּיכֶם יִגִיעוּ
אֱלֹהִים, וְתִבְקָשׁוּ לְהַקְדִים לָכֶם מִטְּרַף
מִי שְׁלֹא נִבְרָא עַדּוֹן מֵאִשָּׁה וּבָנִים, וְלֹא
יִסְפִיק לָכֶם הַמְּזוּזִין לְבַדּוֹ, אֶלֶּא שְׁאֵתֶם
מִקְדִּימִים הַמְּזוּזִין וּמוֹתְרָיו לְזִמָּנִים שְׁאֵינֶם
יְדוּעִים וְלֹא עְרוּבִים לָכֶם,

The Pious man responded by saying to them: Likewise, the Creator, blessed be He has guaranteed you, your present sustenance for the present time, and in return for it, it is incumbent upon you additional service of the Almighty. Just as He doesn't demand from you the service of the Almighty before its time, so too it is fitting that you should have shame and refrain from asking for sustenance before its time arrives. Why then do I see you asking him for the sustenance of the years to come, when you don't even know if you will live until then?! Moreover, you even ask that he give you in advance, the sustenance for your (future) wife and children (to be) who haven't even been born yet. Moreover, you do not merely ask for food alone but you ask for food as well as for other excess desires of yours, for those times which are not yet known to you (i.e., the future), and which you are not guaranteed to still be alive during those times.

וְלֹא דִי לָכֶם שְׁאֵינְכֶם מִקְדִּימִים לוֹ
עֲבוֹדָה לְזִמָּן עֲתִיד, אֶלֶּא שְׁאֵינְכֶם
מְחַשְׁבִים עִם נְפְשׁוֹתֵיכֶם בְּמֵה
שְׁהִתְעַלְמָתֶם מִן הָעֲבוֹדָה בְּמֵה שְׁעִבְרוּ
מִן הַיָּמִים, אֲשֶׁר לֹא הִתְעַלַּם מֵהַשְּׁלִים
לָכֶם מִטְּרַפָּם בָּם.

Not only do you not serve Him in lieu of His guarantee to provide for you in the future, you don't even make an accounting with yourself regarding that which you have ignored the service of the Almighty during the past days, during which He did not neglect to fully provide you with your sustenance.

והרביעי, כי הממשכן את חברו הוא ממשכן אותו לאחת משלש עלות: אחת מהן שמא יעני ולא תשיג ידו, והשנית שמא יקפוז ידו על מה שיש אצלו ולא יוכל להפרע ממנו, והשלישית מפני שהוא ירא שמא ימות או שלא ימצאהו. והמשכון רפואת המדורים האלה בין בני אדם.

ואלו היו בטוחים בני אדם קצתם בקצתם מאלה השלש מדות, היה גנאי להם למשכן מבלי ספק. והבורא יתברך אשר לא יאותו לו אלו המדות, יותר הוא גנאי גדול ומפלא שימשכנו אותו, וכבר אמר הכתוב (חגי ב, ח) "לי הכסף ולי הזהב", ואמר (דברי הימים א' כט, יב) "העשר והכבוד מלפניך".

והחמישי, כי הממשכן את חברו תנוה נפשו במשכון מפני שהוא מקוה להפרע ממנו ולהנות בו או בתמורתו. אבל מי שיחשו כי באשר יקדים לו הבורא די שפקו תנוה נפשו מצד העולם, מענתו שקר, מפני שאיננו בטוח בהשאר המזון אצלו, שאפשר שיקרהו פגע מן הפגעים המבדילים בינו לבינו, כמו שאמר הכתוב (ירמיה יז, יא) "בחיצי ימיו יעזבנו".

The fourth response to such a person is that one who takes a security pledge from his friend, does so for one of three reasons: 1) The first reason why a person takes a security pledge is out of a concern that perhaps his friend will become poor and will not be able to pay up his debt. 2) The second reason is out of a concern that perhaps he will intentionally refuse to pay his debt. 3) The third reason is because he is afraid that perhaps his friend will die or that he won't be able to find him. The security pledge is considered by people to be a remedy for all these three problems.

If people were to be confident with each other insofar as these three concerns, it would without a doubt be considered a disgrace for them to take security pledges from each other. All the more so when it comes to the Creator, blessed be He regarding whom these traits are not applicable at all, it is even more disgraceful and astonishing that people should take security pledges from him. Scripture already states (in Chagai 2:8): "The silver is mine, and the gold is mine." Likewise, it says (in Divrei Hayamim 1, 29:12): "And wealth and honor are from before You."

The fifth response to such a person is that the reason why one who takes a security pledge from his friend has peace of mind due to it, is because he plans on using it as payment for the debt that is owed to him, to benefit from it, or to sell it or swap it and use the money or object he receives in return for it as payment for the debt that is owed to him. However, one who thinks that when the Creator will give him his needs in advance then he will have peace of mind from the worries of this world, his argument is false, since he cannot be confident that the money will remain in his possession. For it is possible that a mishap will happen to him which will separate him from it, as Scripture says (in Yirmiyahu 17:11): "He shall leave them in the midst of his days."

ומה שמענו ממנוחת נפשם בהגיעם אל
 חפצם מהזן העולם, כזב וסכלות מהם
 בבקשותם, כי אפשר שיהיה סבה חזקה
 למרדת לבם ולצער נפשם, כמו שאמרו
 רבותינו זכרונם לברכה (משנה אבות ב,
 ז) "מרבח נכסים, מרבה דאגה".

והששי, כי המקבל מושבון מחברו
 אלו היה ברור לו שיפרעהו קדם זמנו
 ויגמלהו תחת המתנתו ככל מה שיש לו
 אצלו לחסד עליו, לא היה ממשבן אותו
 בשום פנים.

והבורא יתברך אשר ידענו מנהגו הטוב
 עמנו ומובו הגדול עלינו חדשים גם
 ישנים, ושהוא גומל על מעשה הצדקה
 והעבודה כמה שאינו עולה בדעת
 כל שכן שישפר, כמו שקתוב (ישעיה
 סד, ג) "עין לא ראתה אלהים זולתך
 יעשה למחכה לו", יותר הוא גנאי גדול
 שנמשבן אותו.

That which they claim regarding the peace of
 mind which they will have when they obtain the
 riches of the world that they desire, is a false
 claim and it is foolish of them to seek this, since
 it is possible that the riches itself will be a signifi-
 cant cause of their troubles and grief as the Rab-
 bis of blessed memory said (in Pirkei Avot 2:6):
 "One who increases possessions increases worry."

The Sixth response to such a person is as follows:
 Were the person who is taking the security pledge
 from his friend to be sure that his friend will pay
 up his debt before its due date, and in return for
 his waiting, would pay him double the amount
 that he owes him, as a kindness towards him,
 then for sure he would never take the security
 pledge from him.

Now, regarding the Creator blessed be He about
 whom we know of his good conduct with us and
 his abundant kindness over us, both recently as
 well as in the distant past. We also know that He
 rewards us for our acts of charity and the ser-
 vice of the Almighty with a reward that cannot be
 grasped by human intellect, and which for sure
 cannot be articulated. As it is written (in Yeshaya
 64:3): "No eye had ever seen, O G-d, besides Yours,
 what is prepared for him who waits for You." This
 being the case, that G-d's kindness to us is unlimit-
 ed it is even more of a great disgrace that we take
 a security pledge from him.

והישיביעי, כי הממשכן את חברו אינו
 ממשכנו אלא אחר שהוא יכול למלאת
 מה שממשכנו בעבורו מהון העולם,
 אבל הממשכן הבורא יתברך בהקדמת
 הטובות אליו, אין לו יכולת לשלם
 העבודה עליהן ולא מבטח לפרוע מה
 שיש עליו מן החובות הישנות, כל שכן
 התדשות, שהאדם הצדיק אינו פורע
 חובות טובות האלהים עליו אלא בענין
 האלהים לו,

The seventh response to such a person is as follows: **One who takes a security pledge from his friend only takes the pledge if he is able to supply him with merchandise that corresponds to the value of the security pledge. However, one who takes a security pledge from the Creator blessed be He, by requesting G-d's kindness in advance of him fulfilling his obligations towards G-d, does not have the capability to pay back the Creator for them with his service of the Almighty, for he is not even assured that he will be able to pay back the Creator even his old debts, all the more so that he can't be sure that he will be able to pay back the new debts. For even a righteous man would not be able to repay G-d for the good that the Almighty has bestowed upon him, were it not for the Almighty helping him.**

כמו שאמר אחד מן החסידים
 בתשבחותיו: ואף המשכיל היודע אותך
 לא כמעשהו יתהלל, כי אם בשמך
 וברחמיך אשר הכינות את לבבו לדעת
 אותך, כי כך יצדקו ויתהללו כל ירע
 ישראל לאמר (תהלים מד, ט) "באלהים
 הללנו כל היום ושמך לעולם נודה
 סלה".

As one of the pious men said in his praises of G-d: **"Even the intellectual who knows you, does not praise his actions, rather he praises your name and your mercy, for you prepared his heart so that it is able to know you, for through you, and your help, all the seed of israel will be found to be righteous and praised, saying (Tehillim 44:9): "We praised ourselves with G-d all day long, and we will forever thank Your name, forever."**