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CANCELING OUR SPIRITUAL DEBTS

Parshas Re'ei discusses a law known as *shemitas kesafim*, in which all loans are erased during the year of *shemita*. The Torah cautions us not to avoid lending money out of fear that the debt will expire, and promises us blessings in return.

Citing the verse, "He tells His words to Yaakov, His statutes and His laws to Yisroel," the Midrash expounds: "Whatever Hashem observes, He commands His children to do." The same is true in our case: Hashem observes *shemitas kesafim* as well.

How exactly does Hashem keep the law of erasing debts during the year of *shemita*?

HEAVENLY LOANS

The Gemara states that "a loan is meant to be spent." When someone receives a loan, he's fully entitled to spend the money on whatever he wishes, as if it were his. At the same time, however, he has an obligation to return the money to the lender.

This is unlike an item that was given for safekeeping. In such a case, the item continues to belong to its owner, and the guardian may not use it. Even in the case of a rental, where the renter may use the object, the object still belongs to the owner, and the renter does not have unrestricted rights to use it as he wishes. A loan, by contrast, becomes the lender's possession.

Hashem similarly gives each one of us a "loan": He grants us *banei, chayei* and *mezonei*—children, health and livelihood, which we are free to use as we wish. However, we also become indebted as a result: Part of the money must be given to *tzedakah*; we must raise our children in the path of Torah; and we must harness our physical health towards spiritual pursuits.

However, Hashem fulfills the *mitzvah* of *shemitas kesafim*: there are times—years of *shemita*—when Hashem "cancels" these

debts and we are given a chance to start anew, as if the past never happened.

PRE-SHEMITAH RECKONING

It is important for each of us to make a reckoning of what we've received; how we've used it; and what we owe Hashem in return. We shouldn't make a *cheshbon hanefesh* too often. If a businessman would continuously sit and analyze whether he's making a profit, it would paralyze his operations. Similarly, we must focus during the day on Torah and *mitzvos*, only pausing once a day—during *krias shema* before sleeping—to take stock.

If that's too hard, then it should be done once a week on Thursday night. If even that's too difficult, a *cheshbon* should be made once a month on *erev Rosh Chodesh*, or at least once a year, during the month of Elul. At the very least, every seven years, when *shemita* approaches, it is time to reflect on our "debts" to Hashem.

We each know where we're holding; we have not repaid our debts, at least not in full. However, there's no need for despair. When *shemita* arrives, Hashem absolves us of our unmet commitments and gives us a new "loan."

As stated above, a person may not refrain from lending money out of fear

that the borrower will not repay it and *shemita* will absolve it. Hashem certainly fulfills this *halachah* too, and issues us a new loan without dwelling on our past history and the possibility it will not be paid back.

HASHEM OR BEIS DIN?

However, there is a caveat.

There is a halachic procedure known as *prozbol*, in which the

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lender hands responsibility for his debts over to Beis Din. As long as the lender—a *yachid*, a single individual—is the one demanding payment of the debt, *shemita* cancels it; but if it is given over to the Beis Din, the law of *shemitas kesafim* doesn't apply and the loan can still be collected.

Similarly, we can't expect leniency when answering to the Heavenly Beis Din. A court of law may not show compassion in judgment, and the Heavenly Court acts in the same way. Only when Hashem, the ultimate *Yachid*, is directly involved can we be sure of a positive outcome.

This is the meaning of the verse in Tehillim, "*Milfanecha mishpati yeitzei, einecha techezenah meisharim*—May my judgment come from before You; Your eyes will see virtue." When our judgment comes from before Hashem Himself, we can be assured that He will "see virtue" and cancel any outstanding debts.

BEYOND DIN

What enables our case to be brought before Hashem Himself, instead of the Heavenly Beis Din? This depends on our own attitude.

Let's say we make a positive commitment to improve, and pay off our debts from now on, but we insist on acting strictly according to the letter of the law. We check every detail to ensure we aren't exceeding our obligations: we only learn exactly one chapter in the morning and one chapter in the evening; we daven exactly as much as required; and give exactly one tenth of our proceeds to *tzedakah*, and not more. If this is our attitude, then the Heavenly Beis Din gets involved and they respond strictly as well.

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But say we surpass our limitations. When we sit down and learn, we forget that we are businessmen; during that time, it is as if this is our full-time occupation, to the exclusion of everything else. Our approach to *tefillah* and *tzedakah* is also in this way.

Then, we aren't subject to *din*. Even if some things aren't in order (perhaps even in the measure of *din*), since we generally operate *lifnim mi'shuras ha'din*, beyond the letter of the law, we can be confident that we won't face the strict judgment of Beis Din, but rather the mercy of Hashem Himself.

If our debts are transmitted to Beis Din, they won't be canceled, and things may look grim. But when we ensure that we are being judged by Hashem Himself, through serving Him without

limitations (at least in certain areas, in both Torah, *tefillah* and *gemilas chasadim*), we can be sure Hashem will erase what we owe Him and judge us favorably.

This is the meaning of what we say during *selichos*, "*L'cha Hashem ha'tzedakah, v'lanu boshes ha'panim*—You, Hashem, are righteous, while we are shamefaced." When we look at our spiritual state and are shamefaced as a result, there is but one solution:

to connect to Hashem Himself. Then, Hashem will act with *tzedakah*, righteousness (and not with *din*), and will give us a sweet new year without limitations.

For further study, see *Likkutei Sichos* vol. 2, pp. 626ff.



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