



Financial Difficulties on Shlichus

Often, a mosad or shliach expands beyond available funding. The Rebbe explains how to continue growing in the face of financial obstacles.



Mountain Climbing

You shouldn't suffice with what you've already accomplished; rather, there must be periodical growth. A lack of added activity demonstrates a lack of liveliness, since every living thing grows. Furthermore, if there is no added activity then not only are you not growing, you are, in fact, in a state of decline, to the extent that you might need to be told "there needs to be a *yeshiva*", for, in truth, you don't have a *yeshiva* at all.

This can be compared to someone travelling along a mountain slope—he cannot stay in one place; he either climbs or falls. If he chooses not to continue, not only will he not advance, but he won't even remain in place - instead he will fall down.

...Since this is the case, the only way not to fall is by increasing both in quality and in quantity. This means

that every year, you must increase the number of students as well as the studies. Even the deficit must increase each year, for this signifies a living being; when he is fed or given to drink, it quiets his hunger or thirst for some time, after which he is once again hungry or thirsty.

The Rebbe, my father-in-law, said that he was always in debt, but never went bankrupt. Bankruptcy cannot occur ("דאס טויגט נישט") since it interrupts the continuation of activities. However, one must be in debt, for one must always find new activities and new obligations, which will cause him to remain in debt.¹

Operating at a Deficit

Excerpts from conversations with the Rebbe. The Rebbe's words are in regular font. The following is from a conversation with a Lubavitch

supporter along with his shliach, during yechidus of MIDF:

I would like a blessing to influence anash — the Chabad community — to send their children to our new school.

You refer to them as anash. [The word] אנשי שלומנו stands for "men of our peace" ("men of our peace"). When are they anash, men of *our* peace, in the plural? When they're at peace with you, at peace with me, at peace with him [pointing at the shliach], so you should sit down and talk peacefully. May there be good tidings and the sooner the better.

The school is still in debt and we need a blessing.

May you have much success and all the funding you need. My father-in-law used to say that he was involved in communal work since the age of fifteen and he always operated at a deficit. But he always covered the

deficit and then ran a new deficit for the new year. So may it be for you; there's nothing to be afraid of. Do it with joy and gladness.

Amen

A sweet new year.²

Take on New Debts

I ask for the Rebbe's blessing to raise the money we need soon.

It should be in a good way; provide food to Jews in joy and happiness. May you bear good tidings all your life.

I owe \$70,000.

You're intimidated by such an amount? G-d is estimated to be a lot wealthier than that. In any case, may you pay the debts and then take on new debts to spread Judaism even more.

Financing Tomchei Tmimim

You write regarding the financial situation; debts, etc. Although it is obviously difficult and upsetting, such is the situation in Tomchei Tmimim, even in the American branches. As the elder *Chassidim* retell, such was the situation in *gashmiyus* for the majority of the existence of the yeshiva. Yet not only did it remain open, but it grew and developed. Certainly, through the great [Heavenly] mercy aroused by the Rabbeim, the yeshiva will grow and develop even more, in all of its branches.

Everyone who puts in effort and labors at this holy work is fortunate; we've already seen the outstandingly great success that you've had in the initial stages of constructing a building, a large part of which has already been completed. It will certainly be completed in the near future, and the reward for those who participate [in the project] is detailed in many places. It is inestimably great, as it is in the measure of Hashem, in a corresponding measure (מדה כנגד מדה), but many times over, [with blessings

of] much true *nachas* – *chassidische nachas* – from your children.³

Administration According to Shulchan Aruch

A reply to an administrator of a mosad, who unsuccessfully attempted to extricate it from the debt in which it sunk.

[Your financial difficulties are] not a matter [caused by] *segulah* [roughly: fortune], but rather cause-and-effect [-the result of your actions]; If the *mosad* is one to which I have a connection, and money isn't earned according to Shulchan Aruch, the results will be as they've been [negative].⁴

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Shiurim are the Vessel

*Rabbi Dovid Edelman relates:
In a yechidus, I told the Rebbe about the difficult economic status of the mosdos. The Rebbe said:*

From the standpoint of Heaven, there is no shortage of goodness [to give you], however, vessels need to be prepared to contain the *bracha*. These [vessels] are *shiurim* that are taught in public.

The Rebbe specified:

There should be a *shiur* specifically between *mincha* and *ma'ariv*, because some congregants will not be there before *mincha*, and after *ma'ariv* the men hurry home.⁵

Debts in Rambam

A reply to someone who wrote that he has many monetary debts.

[Version 1:] When you will complete [repaying] your "debts" in Rambam study, you will complete [repaying] your physical debts.⁶

[Version 2:] You should repay your debts in Rambam.⁷

The Solution – to Increase in Hafatza

You are certainly aware that for many years you've been getting into [debt], repaying it, immediately increasing in *hafatza*, creating new debt, and repaying it.

You've successfully done this for decades, — in your words, you are "accustomed to miracles" —, and specifically in תש"נ [the year of ארבעה עשר – "I will show you wonders"] you write a letter whose contents are the opposite of the above!

You will certainly return to your usual practices, and you will continue to be accustomed to wonders etc. etc.⁸

Sell a Mosad? Never!

A reply to Reb Zalmon Jaffe, who, following financial hardships, wanted to sell a mosad to the bank, and then rent it monthly (for a more affordable sum) from the bank.

The Rebbe gives numerous reasons why this should not be done:

Selling the house is:

1) A **public**⁹ announcement that the [sellers] are surrendering the strength of Lubavitch in Manchester, [furthermore, if you sell the building,] how will you consistently provide them with a building, with rent paid in advance to the bank, so that they'll be able to learn *Tanya*

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there and *daven* etc. [without needing to concern themselves with financing the building].

2) [Only possible if you can give them] a **guarantee**¹⁰ that they will always have this building and money for rent — a guarantee that no-one can make these days, given the recent changes in England.

3) Replacing mortgage payments (which lessen the debt owed on the house) with rent payments [which don't go towards eventual ownership] — this runs contrary to simple logic and business sense.

4) [Also inadvisable because of the following reason, which is] **Not to be publicized** – according to logic

and nature, in the near future there will be a devaluation¹⁰ of the GB Pound Sterling — and who knows how much the amount you would receive (if, G-d forbid, you would sell the building) will be worth [once the Pound goes down in value].^{11 12}

Don't Sell any Part of the Building

Needless to say the fact that your question as to the advisability of selling part of the lot belonging to the shul remained unanswered can only have one explanation, and that is that I am completely unreceptive to the idea. Indeed, it surprises me that there should have been any doubt in your mind about it, since you know that our slogan is “*u'foratzto*” which means expansion and new acquisitions, rather than contraction or sale.

In general, I believe that even from a purely financial viewpoint, there is no need to have any regrets, inasmuch as judging by your past experience, the transaction would not have been a success, and would have entailed problems; for what pressure could you apply upon the would-be buyers to observe and fulfill all the terms meticulously!¹³ ①



THE REBBE SEES OFF THE GROUP OF “SHLUCHEI KODESH” LEAVING TO ERETZ YISROEL, 11 SHEVAT 5736.

1. Toras Menachem vol. 18 p. 127

2. Living Torah video, Disk 118, Program 470.

3. Igros Kodesh vol. 13 p. 6

4. From a facsimile of the Rebbe's holy handwriting, published in the Simpson – Chasdan teshurah, 5768, p. 4

5. Hiskashrus issue #972

6. From Rabbi M. M. Gluckowsky

7. From Rabbi S. Lipsh

8. Dvar Melech (5752) vol. 1 p. 67

9. Emphases are in the original.

10. This word is in English in the original.

11. The value of the Pound Sterling went from \$2.44 at the end of 1980, to a low of \$1.03 in 1985. This letter was written on Chol Hamoed Sukkos 5740 – 1979.

12. Rivkin – Simpson Teshurah (Also printed in *Mr. Manchester*)

13. Mr. Manchester (in the original English).