



לזכות החיילים בצבאות ה'  
אסתר הנ'ל רחל בת חי' מושקא תחי'  
לרגל הולדתה בי"א מר-חשוון ה'תשע"ח  
ומנחם מענדל בן חי' מושקא שי'  
לרגל יום הולדתו בז' מר-חשוון



# A Watery Lesson

“My dear son Yosef Sholom, I feel my end is coming soon. Let me tell you how I handled the tremendous wealth that I was blessed to have.”

Reb Aharon Shlomo of Shklov was a devoted Chossid of the Alter Rebbe and later of the Mittlerer Rebbe. He was an incredibly rich man whose apple orchards were blessed with the greatest of crops and whose vegetable fields were exceptional producers.

His great success was due to a *bracha* from the Alter Rebbe for his great display of generosity. And now, before his passing, he wanted his son to continue in this way.

“Take a look at my accounting books and give me the sum total of earnings over the years,” he continued. His son noticed that he gave approximately seventy percent of his earnings to *tzedaka*. He

then split the remaining thirty percent into two parts: One half he left for his son as an inheritance, and the other half he gave his son to bring to the Rebbe for him to use as he saw fit.

“For thirty years I have had great livelihood,” Reb Aharon Shlomo concluded, “and each year I would make sure to give to the Rebbe’s causes with an open hand. Follow in this path and you too will be successful with the wonderful assets I am leaving behind for you. Always keep this in mind!”



Yosef Sholom, an only son to wealthy parents, was educated by the best teachers available, but he didn’t have much success in his studies. Yosef Sholom was also a narrow-minded and tightfisted individual by nature.

When he reached the right age, his father married him off to the daughter of a wealthy individual and he received a large dowry.

He chose to earn his living by giving out loans to non-Jews and receiving interest in return. Success shined upon him and he too became wealthy. Although he gave *tzedaka*, it was in a miserly fashion and this bothered his father.

On one occasion, both father and son traveled to the Mittlerer Rebbe. Inside the Rebbe’s room, Reb Aharon Shlomo complained to the Rebbe about his son’s lack of generosity.

The Rebbe turned to Yosef Sholom and directed him to give *maaser* of his income to *tzedaka*, to which the young man agreed.



Reb Aharon Shlomo passed away and his son found himself more prosperous than before. Not

only did he have his own wealth, he also had all the farmland that he had now inherited from his father.

The estate he received was so vast that he couldn’t manage it on his own. He rented out the fields, which in turn netted him a nice profit.

For the first few years following his father’s death, Yosef Sholom indeed gave *tzedaka* above and beyond the *maaser* he had pledged. As time moved on, however, his miserly nature started taking effect and the whispers of his *yetzer hara* steered him further and further away from his father’s charitable ways. He held on, barely, to his commitment of *maaser*, but every penny he donated was only given after an intense inner struggle.

Being a Chossid, he would travel to the Rebbe from time to time. On one occasion, the Mittlerer Rebbe

admonished him strongly about his uncharitable ways. “Your father was very generous with his money because he knew the truth. He knew that he had been chosen by Hashem to be a *“gabbai tzedaka”*—one who distributes charity; he was very well aware that the money was from Hashem and it was his responsibility to share it with those in need. If you won’t continue on this path and you will consider the money your own, then know that you have been warned; Hashem will find a different *gabbai* for His money.

“You now have the opportunity to pay up for all the *tzedaka* that you have missed out on, so that you won’t lose everything you have.

“Yosef Sholom,” concluded the Rebbe, “You have been warned and cautioned!”

Cold, narrow-minded, and an isolationist, Yosef Sholom was simply unable to change his ways. Although he would occasionally attend a *chassidisher farbrengen* and even sponsored the annual Yud-Tes Kislev *seuda*, he didn’t have a friend or elder Chossid who could guide and advise him to heed the Rebbe’s words.



Times were difficult for the Yidden in Russia and the Mitteler Rebbe was in need of enormous sums of money for the upkeep of his charitable causes. To top it off, a famine had ravaged

some parts of the land and a terrible blood libel that had primarily affected groups of Chassidim meant that raising funds from many cities was impossible.

The Mitteler Rebbe summoned the Chossid Reb Mordechai Dovber Marsha and sent him on an important mission. He was to go to Yosef Sholom and ask him to cover the deficit, which was an exorbitant amount of money.

“Tell him,” said the Rebbe, “that he shouldn’t feel bad about giving away all that money, because it was entrusted to him so he can distribute it to those in need. If he doesn’t want to do this then Hashem will find a different *gabbai*.”

Reb Mordechai quickly went on his way, but he was met by a very stubborn Yosef Sholom. Despite all his efforts, he was only able to convince him to give one fifth of the needed money.

Yosef Sholom piled one excuse on top of another, claiming in part that his money was tied up in loans and therefore was not available, because he was not able to get the money before it was due back. He also asked Reb Mordechai to present him in a good light before the Rebbe.

Reb Mordechai returned with the sum he had secured and went to see the Mitteler Rebbe to report on what had happened.

Before he was even able to say a word, the Rebbe told him, “All *yetzer haras* are very experienced

craftsman, but the *yetzer hara* for money is the greatest of them all; he is an exceptional salesman.”

Reb Mordechai did what Yosef Sholom had asked of him and he gave over the money that he had sent.<sup>1</sup>

The Mitteler Rebbe sent Reb Mordechai a second time with a very strong and clear message for Yosef Sholom.

You are mistaken in thinking that your wealth is your own and the little bit you give to *maaser* belongs to *tzedaka*. In fact, it is just the opposite. The little bit is yours, and the majority is entrusted in your hands to distribute to others.

He told him to explain that there are two types of guards for Hashem’s wealth. One is a *shomer chinam* and the other is a *shomer sachar*. When a prosperous individual thinks that the money is his own then he will end up with nothing. As it says, “And she will go out *chinam*, without any money.”

The other is a person who recognizes that his riches come from Heaven and he has the awesome responsibility of distributing it to *tzedaka*. About this individual it says, “There is *sachar* (reward) for your work.” Even if one gets involved with unscrupulous individuals he will still have a profit in merit of his deeds.

“Please ingrain in Yosef Sholom’s mind,” concluded the Mitteler Rebbe, “that he is merely a *gabbai tzedaka*.

I am assuring him that he will be able to collect all the money he is owed, and then when he does, he should only do business with fifteen percent of his wealth and the other eighty five he should keep on hand and use for generous causes.”

“If he doesn’t heed these words, I am decreeing that he become a *shomer chinam*!”

Reb Mordechai was deeply pained that he would have to be the messenger of such a stern message, and although he didn’t say a word about his feelings, his expression spoke volumes. The Mitteler Rebbe understood how he was feeling and encouraged him. “Reb Mordechai,” he said, “Reb Shlomo Aharon himself would ask you to do this for his only son.”

Reb Mordechai arrived at Yosef Sholom’s home, and for two days he tried to bring himself to impart the Rebbe’s message, but to no avail. Finally on the third day he turned to his stubborn host and said, “Yosef Sholom, last night your father came to me in a dream and pleaded with me not to abandon you until you committed to the Rebbe’s wish. I told him that he should tell you himself.”

“Indeed this is true,” exclaimed Yosef Sholom, “My father appeared to me last night and echoed your words quite harshly.

“But how can I give eighty five percent of my earnings when I already give *maaser*?!”

Prosperity, wealth, and abundance marked the year that followed. His loans were in great demand in wake of the famine and he netted a handsome profit from all his dealings. The words of the Mittlerer Rebbe were pushed to the back of his mind as the temptation to earn more and more drove him to lend much more than the fifteen percent he had been instructed to.

The deadline that the Mittlerer Rebbe gave came and went, without Yosef Sholom acting upon it. Indeed, instead of collecting the debts, he had loaned out most of his money.

As was customary during those times for money lenders and others with important papers, Yosef Sholom kept all his documents and riches in earthenware jugs in his underground cellar. This method would supposedly protect the ink on the documents and prevent moisture from causing the ink to fade. With its solid walls and doors, sealed off with a strong lock, he felt his assets were safe. When the time came he would go in, take out the necessary papers, and collect his money.

The Tishrei season set in and with it came the rains, but that year it was not the usual downpour. For days on end, water poured from the heavens. The ferocious storm flooded fields and uprooted trees. The streets

turned into rivers and homes became saturated.

Yosef Sholom was not spared from nature's wrath. Living at the edge of town surrounded by his gardens, he watched in utter horror as all of his property became inundated with water. As the weather raged on, he suddenly heard a big bang coming from his cellar. He raced downstairs to see what had happened, as he tried to unlock the big door, water rushed at him from inside. With utter dismay he surveyed the terrible scene in front of him; the entire cellar was flooded and the earthenware containers were bobbing up and down like twigs. All the precious documents had been strewn around, some of them were soggy, some torn, and many just completely smudged. The reality of what he was seeing hit him quickly; he was now a poor man and to make matters worse he was also in debt. Even if he would try to salvage something, it would take days before he could even get into the river that was once his cellar.

Completely distraught, Yosef Sholom traveled to Reb Mordechai and pleaded with him to accompany him to the Mittlerer Rebbe and ask for a *bracha* that he should at least be able to pay off all his debts.

Reb Mordechai gladly agreed.

When Yosef Sholom went into the Mittlerer Rebbe's room, he couldn't contain himself and burst



out crying with long and bitter sobs. When he had somewhat calmed down, he exclaimed, "Rebbe, have mercy on the son of a Chossid!"

The Mittlerer Rebbe replied, "The Chossid himself chose the punishment for his only son. "Parents who have already passed on know what punishments to choose for their children so that it doesn't harm their *neshama*. They also know how to intervene and defend their children."

Yosef Sholom followed the Rebbe's advice to sell half of his property to

pay off his debts and to be careful with *maaser*. Miraculously, all those who owed him money paid him in full, even though the documents had been ruined.

All the money that he received was sent to the Mittlerer Rebbe to be used for charitable causes. <sup>1</sup>

(Adapted from *Yoman Admur HaRayatz* 5666-5667)

1. The money was not given directly to the Mittlerer Rebbe but rather to the devoted Chossid Reb Zalman Leib. This was because the Mittlerer Rebbe never saw the face of a coin in his life and left all the money matters to this Chossid.