

PRACTICAL HORA'OS

A CLOSER
LOOK AT
SOME OF
THE REBBE'S
HORA'OS

A GEMACH IN EVERY CHABAD HOUSE

THE REBBE'S HORA'OS TO ESTABLISH
A FREE-LOAN TZEDAKAH FUND
AT EVERY CHABAD CENTER.

WRITTEN BY:
RABBI TZEMACH FELLER



Several times in 5746 and 5747, the Rebbe spoke about opening free-loan funds at Chabad Houses. These free-loan funds serve as a way to give tzedakah and do *chessed* for rich and poor alike, and have far-reaching effects on the rest of the Chabad House's *peulos*. In a *sicha* on Yud Shevat, the Rebbe encouraged every Chabad House to open a *gemach* — or to expand their existing one.

As there are still some Chabad Houses in which a free-loan (or tzedakah) fund has not yet been established, here and now is the place and time to encourage that there should be a *gemach* (free-loan fund) in every Chabad House, to help all those in need, including wealthy people who need a temporary loan.

Of course, these words apply to all those places that already have a *gemach*: they should expand and increase it both in terms of the funds available and, more importantly, in terms of giving tzedakah and free loans to all those in need. As is the case in all matters of holiness, we are instructed to “increase in that which is holy.”

To all those who inform me that they are opening or expanding a *gemach* in their local Chabad House, a

לזכות הורינו
ר' אברהם שמואל זוזגתו מרת
רבקה מירל שיחיו שפאלטר
ר' משה חיים זוזגתו מרת שרה שיחיו גיפען
נדפס ע"י
הרה"ת ר' יצחק מאיר זוזגתו מרת
לאה ומשפחתם שיחיו
שפאלטר

participatory donation will be sent from here, from the main Chabad House.¹

During the next farbrengen, on Shabbos Mevarchim Adar, the Rebbe again spoke on this topic:

In continuation to what was discussed earlier regarding tzedakah and *gemilus chassadim*, I am going to remind about, and encourage, what we discussed during the previous farbrengen - the need for a free loan fund at every Chabad House, and that therefore, *gemachs* should be founded in every Chabad House that doesn't yet have one, and that those that already have one should expand and increase it.

My father-in-law, the [Friediker] Rebbe wrote in his *Reshimos* that in *Beis Harav* they would educate and train the children to give free loans (in addition to giving tzedakah) by giving them money for the purpose of lending to those in need — in other words, to educate them to do *chessed*.

May it be Hashem's will that very soon we will merit the fulfillment of the *possuk* that assures us that "...there will be no needy among you,"² and there will be *gemachs* only,

which can be used by wealthy people as well.³

On Simchas Torah 5747 the Rebbe again addressed this theme, describing the elements of Torah, *tefillah* and tzedakah found in a Chabad House. The Rebbe noted when a person visits a Chabad House for one purpose — such as to daven Mincha — and sees *sefarim* and a *pushka*, he will ask about their purpose and be told that there is a *shiur* he can join. If he enters the Chabad House to give tzedakah as a *bracha* for success in business, or for a positive outcome at a doctor's appointment, he may be inspired to do other good things as well. The person who wishes to give tzedakah before his appointment and the like doesn't have the time to find a poor person. Instead, he enters the nearby Chabad House and relies on the Chabad House to disburse the funds to those in need.⁴ **T**

1. 10 Shevat, 5746.

2. Devarim 15, 4.

3. Shabbos Parshas Mishpatim, 5746.

4. Simchas Torah 5747.