

THE MERIT OF GIVING MONEY TO THE REBBE









"Everything the Rebbe spoke about, or even thought of, succeeds. Sooner or later, they eventually happen and grow every day. They happen through intermediaries; not because they cannot happen without them, rather, because דער רבי איז א גוטער (the Rebbe is benevolent), and he wants to share the merits with as many Yidden as possible, so he determined that others should be involved in these peulos.

"The Rebbe clearly stated regarding the Sefer Torah L'kabbalas Penei Moshiach that he could have provided all the necessary funds for it on his own, but he wanted to share the merit with many more Yidden...

"For this reason the Rebbe also instituted that all these peulos should be accomplished through money, and he provided the merit for as many Yidden as possible to participate financially. This is for their own benefit, as the Gemara declares, עשר בשביל שתתעשר –give maaser to tzedakah and you will become wealthy.

"Ironically, when we make an appeal to benefit these peulos, people resist... They think they are doing the Rebbe a favor by donating to his causes. Do they really think that the Rebbe while in Gan Eden, or even down here in the physical world, cannot be connected to Atzmus U'mehus without their money?! The Rebbe is doing them a favor!..."

n this fascinating sicha1 from the second farbrengen of Shabbos Bereishis<sup>2</sup> 5714\*, the Rebbe clarifies the dynamic of the Rebbe and Chossid relationship accomplished through tzedakah. Since the establishment of Chassidus Chabad, "maamed" was and continues to be an integral element of hiskashrus. Maamed is money Chassidim send to the Rebbe on a consistent basis for the personal use of the Rebbe and his household, to be used as he sees fit. An important aspect of writing a pan (pidyon nefesh)

to the Rebbe is including demei pan (money for pidyon nefesh), given to the Rebbe.

However, while these ideas are integral to a Chossid's personal hiskashrus, the Rabbeim throughout the generations also made appeals for specific causes or funds, to which Yidden would donate enthusiastically. In our generation most of the Rebbe's appeals occurred at specific major farbrengens; each for a specific fund or cause.

The way it worked: During the farbrengen the Rebbe would say a short sicha regarding the appeal for the respective cause or fund, and envelopes would be distributed to the crowd. As the crowd sang niggunim and the Rebbe responded *l'chaim* to the assembled, the participants either inserted

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cash or checks into the envelopes or wrote their pledge on a note. The Rebbe would also add that all were welcome to include their names and the names of their family members on the note in the envelope to be mentioned at the Ohel for a *bracha*.

The envelopes were then passed up to the Rebbe's table and, in the early years, the Rebbe personally inserted them into large manila envelopes. In later years, a large paper bag (or even a second) was filled by the *mazkirim*. After the Rebbe recited the *bracha acharonah* and concluded the farbrengen, he placed his siddur into the large bag and carried it himself out of the farbrengen.

Often an appeal letter was sent out to Chassidim around the world allowing those who were not present at the farbrengen the opportunity to participate in the *magbis*. If the traditional day for the *magbis* occurred on Shabbos and there was no weekday farbrengen associated with that date, the *magbis* happened through mailed letters from Machane Yisroel. On the rare occasions the Rebbe did not mention the specific *magbis* at the relevant farbrengen, Chassidim were expected to donate to these funds at the appropriate times, since they were already routine, and it was not necessary for the Rebbe to announce them each year.<sup>3</sup>

In later years the Rebbe held *magbiyos* for general causes at more farbrengens, however, this article explores the consistent *magbiyos* which took place at specific farbrengens for specific funds that the Rebbe established throughout the years.

## KEREN Hashanah

At the second farbrengen of Shabbos Bereishis 5714\* the Rebbe started the third *sicha*<sup>4</sup> with explaining that the month of Tishrei is a general month through which all divine influences flow to the rest of the year.

"As in the case of all Divine blessings, the channel through which these influences are actually brought down on this earth to be enjoyed as Divine blessings—is tzedakah...

"All the above is an introduction to a suggestion I wish to make. This year, 5714\*, has a total of 383 days. My suggestion is that everyone make a special contribution to tzedakah for each day of the year, in the amount of 383 money units: half cents, cents, nickels, dimes, dollars, 100 dollars, or 1,800 dollars (or corresponding amounts in local currency). This contribution will be a channel through which to bring down and enjoy Hashem's blessings, materially and spiritually, every day throughout the year."

The Rebbe explained that this special contribution should be made in addition to the regular tzedakah one already gives and that everyone should give according to their means, similar to the fact that in the *Beis Hamikdash* a wealthy person IN A LETTER, THE FRIERDIKER REBBE ACKNOWLEDGES 'MAAMED' SENT BY ONE OF THE TEMIMIM.



could not bring a *korban* that was appropriate for the poor.

"Everyone may, of course, distribute this contribution personally as he thinks fit,5 making a contribution every day to the charity of his choice. However, owing to one's preoccupation or pressure of circumstances, one may forget to make this daily contribution. Besides, one cannot always be certain that his contribution will go to the most deserving cause.

"Therefore, all those who wish to trust me, may contribute the said amount to the General Fund under my auspices, from which funds are distributed daily for various tzedakah purposes. Thus, one's contribution will be sure to reach its proper destination."

In addition to the advantage of ensuring one gives tzedakah every day through this fund, the Rebbe explained two more benefits of this initiative:

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1) Although giving money alone is the mitzvah, an integral element of tzedakah is the impact it has on the receiver. Not everyone is capable of giving the type of money that can make a significant impact on others every day. However, when one contributes even a small amount to a general fund, the money blends together with the other funds "like liquids" and the substantial donation disbursed from the general fund is credited even to the "small" donors.

2) In the times of the *Beis Hamikdash*, the daily *korbanos* were paid for by the *machatzis hashekel* the Yidden gave each year in the month of Adar. The new "fiscal year" started on Rosh Chodesh Nissan.

"While everyone tried to send in his half-shekel at the earliest possible time, some contributions inevitably came in late. Yet everyone, including the stragglers, was deemed to have a share in the services rendered, even where the services were rendered before the contributions came in. The gabbai tzedakah has in his power to include in the tzedakah disbursements all future donors, so that belated contributions become retroactive, and the donors enjoy the full benefits of the tzedakah.

"The same applies in our case. A condition is made that all who will contribute to the General Fund will enjoy the benefits of the tzedakah disbursements, even those made in advance of their contributions."

Nevertheless, the Rebbe concluded, everyone should endeavor to make their donation as soon as possible, because zerizus is an important element. In addition, "there is a practical necessity to send in the contributions without delay, for disbursements have to be made by the Fund every day. Each timely contribution will help the Fund operate with greater ease,

in the merit of which the donor will also be blessed with relief [from distress] and extra blessings, materially and spiritually."

After Shabbos, this sicha was transcribed in Yiddish and English and then edited by the Rebbe and published with the Rebbe's shaar blatt (see photo). The sicha was disseminated to many communities around the

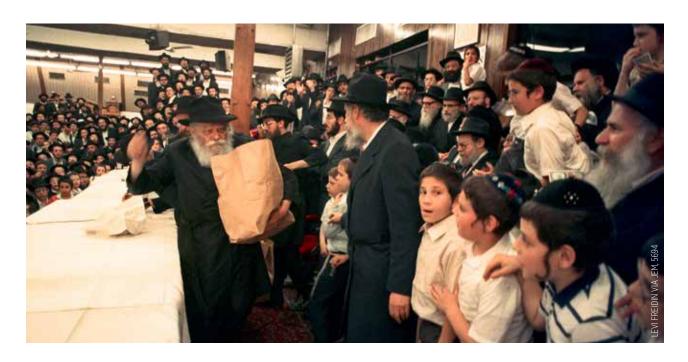


world together with an appeal letter.

This General Fund was set up under the auspices of Machane Yisrael as a seperate account called "Machane Israel Special Account." All the money collected for this purpose was deposited in this account and every day the Rebbe's secretary, Rabbi Hodakov, deposited a check from this account to two respective tzedakah causes, one before Shacharis and one before Mincha. This arrangement continues until today.

Thus started an annual *minhag* for Yidden to contribute a defined amount of money for the Rebbe to distribute on their behalf every single day of the year. Regarding Shabbos and Yom Tov, the appropriate amount of tzedakah was distributed beforehand for that day.

Tzedakah should be donated to Keren Hashanah on behalf of all family members as well and can obviously be given from *maaser* money.<sup>7</sup>



For the first few years this special fund was called "Tzedakah 383" or "Tzedakah 354," depending on the amount of days in that year. Eventually it came to be known as "Keren Hashanah."

Although one should donate to the fund before Rosh Hashanah of the new year, the Rebbe would speak about Keren Hashanah each year specifically at the Simchas Torah farbrengen. When the Rebbe spoke to the Chassidim from his room on Motzei Simchas Torah 5738\* (a mere two days after suffering a heart attack during *hakafos* on Shemini Atzeres) he mentioned the importance of donating to Keren Hashanah.

The Rebbe explained that the reason he speaks about it publicly on Simchas Torah is in order for the donation to be done with tremendous *simcha*. <sup>10</sup>

### KEREN CHANA

In 5726\*, a year after the *histalkus* of the Rebbe's mother Rebbetzin Chana, the Rebbe established a fund called Keren Chana to provide interest free loans for extended periods of time for girls to pay tuition for their continued education in *limudei kodesh*.<sup>11</sup>

Through this "we will raise a generation of Jewish women who will observe all of the mitzvos they are equally obligated to observe like the men, and especially the mitzvos uniquely bequeathed to the Jewish women, as alluded to in the name Chana." (Challah—kashrus, nidah—taharas hamishpachah, and hadlakas neiros Shabbos Kodesh.)

### KEREN TORAH

On Yud Shevat 5715\* the Rebbe explained a story of the Alter Rebbe requesting of his grandson following his wedding to remove the "kotinkeh," the most beautiful element of his

brand new fur coat, and promised him אתי עמי במחיצתי—you will forever be with me in *Gan Eden*.

At the time, ornate fur coats were a fashion trend, and the Alter Rebbe wished to "break" this *kelipah* by having his young grandson do such a radical thing.

"The inappropriate attitude in America today is the obsession with preparing young people for a secure financial future."

As a result, children are forced to learn secular studies from a tender young age when their minds should instead be molded by Torah the entire day. In order to break this *kelipah*, the Rebbe announced that he was seeking *bochurim* who would devote themselves to learning Torah without worrying about the future.

"Regarding children and younger teeenagers, we need to convince the parents to give them a better education. However, older bochurim can make their own decisions and I appeal to them to dedicate their time to learning Torah."

Those who would commit themselves to this would be fully supported and the Rebbe established a special fund called "Keren Torah" to support this new endeavor.

Another American *kelipah* is the necessity to advertise all the wonderful things one does, so in order to break that as well, those who donated to this fund would remain anonymous.

# KEREN HACHOMESH

Upon his return from the Rebbetzin's *levaya* on Chof-Beis Shevat 5748\*, and after receiving the crowds who passed by to be *menachem avel* following Mincha, the Rebbe called Rabbi Krinsky into his room on the second floor of his home and told him that he wishes to establish a new fund called "Keren Hachomesh."





The name of the fund spells the initials of the Rebbetzin's name, "Harabbonis Chaya Mushka Schneerson." Initially, the Rebbe earmarked the funds to support causes associated with Jewish women, i.e. *hachnasas kallah*, *taharas hamishpachah*, and the like. On Chof-Beis Shevat 5750\* the Rebbe announced that the funds from this *keren* would be distributed to all Lubavitcher institutions that applied to receive financial assistance.

### **KUPAS RABBEINU**

The Rebbe Rashab had a tradition to make a *magbis* at the Purim farbrengen to support his causes (institutions and private individuals) known as Kupas Rabbeinu (lit. our Rebbe's [collection] box).<sup>13</sup>

At the Purim farbrengen of 5713\* the Rebbe explained the importance of following the traditions of the Rabbeim and therefore restarted the tradition of holding an appeal for Kupas Rabbeinu.<sup>14</sup>

"In addition to all the advantages of the mitzvah of tzedakah... donating to a cause the Rebbe Rashab would collect for, at the traditional time it was always done (which means that it is an auspicious time for this), brings with it increased blessing and success. And we can come to the Rebbe Rashab and demand he should shower upon us all the Heavenly assurances in a practical sense..." 15

# KEREN OHOLEI YOSEF YITZCHOK

The first time the Rebbe did something close<sup>16</sup> to a *magbis* at a farbrengen was on Yud-Gimmel Tammuz 5712\*. After the *maamar*, the Rebbe explained the tremendous blessings one

can receive as a result of giving tzedakah, especially for Torah education and especially in connection with the birthday and *yom hageulah* of the Frierdiker Rebbe.

In the two years since Yud Shevat 5710\* many educational institutions were established with the name "Oholei Yosef Yitzchok" operating in the spirit of, and in accordance with the wishes of the Frierdiker Rebbe.

"Although these institutions are successful in a way that defies all logic, they have not yet reached the point of operating without money... Perhaps the reason for this is so that many others can participate in these projects by donating money for them." <sup>17</sup>

The Rebbe encouraged everyone to participate, even if only with 18 cents, and instructed the pledges to be paid up within eight days of Yud-Beis Tammuz. Those present could make pledges on behalf of those who were not present based on the halachic premise of זכין לאדם שלא בפניו.

# KEREN LEVI YITZCHOK

At the farbrengen of Chof Av 5724\*, the Rebbe related a recent episode. A young Lubavitcher woman was owed a lot of money from the school where she had taught *limudei kodesh* for several years. Recently she unexpectedly received a check from her employer for \$5,000 (over \$45,000 in today's value). Instead of using it for her own needs, she reasoned that since she managed for so long without that money, she would give it all to tzedakah. With her husband's consent, she sent the entire sum directly to the Rebbe.

"I don't know if they have put away another \$5,000 in savings! And, kein ayin hara, this is a family with many children. She is a young, American-born woman, and her husband was also born

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here and works hard to make a living. Nevertheless, in her mind, the only reason this old debt was paid was in order for it all to go directly to Hashem, without leaving anything for themselves!

"She didn't take half for herself and give half for Hashem; she didn't even save some for the limudei kodesh education of her children—she gave it directly to Hashem, and gladly!

"This is a model to emulate, and there should be many more like her among Yidden—to give, and give joyfully. If they give more, that's even better, but at least they should give the equivalent of \$5,000 to someone in her situation. As mentioned, this was done by people who were not educated with mesiras nefesh behind the Iron Curtain, rather in a country that is considered a materialistic country, where the dollar is above all else."

Due to the unique circumstances of this donation, the Rebbe wanted to start something special in connection with the 20th anniversary of Chov Av, the *yom hilulah* of his father Harav Levi Yitzchok, who was *nistalek* in 5704\*.

The Rebbe decried the unfortunate phenomenon that *melamdim* who taught *limudei kodesh* were treated worse than teachers who taught secular studies. Not only were they paid less money, the schools often gave them post-dated checks, which means that they could only benefit from them at a later time. This sorry state of affairs also impacts the attitude the children have to *limudei kodesh* versus their secular studies.

To correct this situation the Rebbe established a special fund called "Keren Levi Yitzchok" for *melamdim* to "cash in" their post-dated checks and thus alleviate their financial burdens, restoring the dignity they deserve.<sup>18</sup>

On Chof Av 5740\* the Rebbe established Kolel Tiferes Zekeinim Levi Yitzchok, an organization to engage elderly Yidden in Torah study.<sup>19</sup>

"As it is customary to make a magbis every Chof Av for Keren Levi Yitzchok, the proceeds will be committed to an official financial participation in every new kolel that will be established. Those that will be named 'Kolel Tiferes Zekeinim' will receive a token \$18 participation and those called 'Kolel Tiferes Zekeinim Levi Yitzchok' will receive a \$100 participation."<sup>20</sup>

Henceforth the proceeds of Keren Levi Yitzchok were dedicated to supporting Torah study.<sup>21</sup>

- $1.\quad$  Toras Menachem vol. 10 page 130. See also Toras Menachem vol. 6 page 54.
- 2. When Simchas Torah occurred on Friday, the Rebbe would hold two farbrengens on Shabbos Bereishis. The first was held at the standard time after Shacharis, dedicated to Shabbos Mevarchim. The second one would be towards the end of Shabbos, as a continuation from the Simchas Torah farbrengen of the previous day, and it would conclude with *kos shel bracha*.
- 3. Toras Menachem Hisvaaduyos 5745 vol. 2 page 1169.
- 4. Likkutei Sichos vol. 2 page 651.
- 5. See Igros Kodesh vol. 10 page 112.
- 6. When liquids mix they are inseparable and indistinguishable.
- 7. Igros Kodesh vol. 21 page 376 (13 Tishrei 5718).
- 8. Toras Menachem Hisvaaduyos 5746 vol. 1 page 397.
- 9. Sefer Haminhagim page 69.
- 10. Toras Menachem vol. 24 page 167.
- 11. Sefer Haminhagim page 88.
- 12. Toras Menachem vol. 48 page 68.
- 13. Toras Shalom page 243.
- 14. Sefer Haminhagim page 74.
- 15. Likkutei Sichos vol. 2 page 538.
- 16. In the *sicha* the Rebbe clearly stated "I am not making an appeal." However, this was the first time the model of passing out envelopes at the farbrengen was established by the Rebbe.
- 17. Toras Menachem vol. 6 page 54.
- 18. Toras Menachem vol. 40 page 325.
- 19. See Derher Magazine 71.
- 20. Sichos Kodesh 5740 vol. 3 page 902
- 21. Toras Menachem Hisvaduyos 5742 vol. 4 page 2046.

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