

## 103. The Easy Way

A person fell into deep debt. His wife told him to fly to the USA and to try to raise the money to repay what he owed. He came to ask my advice in the matter.

I had no objection to his traveling abroad, but I had an easier, more time-efficient and economical suggestion where he wouldn't have to invest in plane tickets. My advice would solve his problem once and for all; I told him to do a six-hour personal prayer session regarding his debts.

The individual hesitated: "Rabbi, how can I talk to Hashem for six hours? I can barely talk to him for a few minutes..."

I told him that even if he spent a dozen or more hours in the air going, a dozen or more hours coming back, trapesing from town to town and door to door in the USA, and even if he miraculously raised all the money he needed, spending weeks away from his wife and children, he wouldn't solve the problem at the core. Eventually, he'd fall back into debt and repeat the cycle of leaving his family and traveling abroad. "Don't you think that six hours is a 'slightly' easier and less-complicated solution? Who would you rather appeal to, strangers who'll slam doors in your face or the Creator, your loving Father in Heaven?"

He chose the Creator so I coached him what to do:

1. First, thank Hashem for all the favors He has done for you until now, and how he has sustained you and your family in spite of your debts. Then, thank Him for the debts themselves, for as you see, they are the catalysts for your getting closer to Hashem and speaking to Him.

2. Afterwards, say: "Master of the World, I don't have a livelihood because I don't deserve a livelihood. If I have debts – which are certainly great tribulations – it is because I have sinned. You are just in everything You do." Continue to acknowledge Hashem's justice and to thank Him for it.

3. Now, ask Hashem to help you on the path of teshuva, like this: "Master of the World, everything is revealed to You; You know exactly what I must rectify on a spiritual level and what You are trying to communicate to me by way of my debts. Please help me and show me what You want me to rectify." Then, ask Hashem to illuminate your brain as to the sins you committed that brought about the debts. Try to understand what these sins are while doing intense self-assessment. Invest a long time on this matter.

4. Ask Hashem to give you the emuna that He alone provides you with an income, without any effort on your part. Pray for trust in Hashem so that you should be free of worry. Trust in Hashem is the vessel of abundance, so pray for it profusely.

5. Pray that you should merit in giving a tithe of any money you earn and that you should give charity with all your heart, knowing that you won't lack a thing because of the charity you give. Ask Hashem to have mercy on your wife and children. Tell Hashem that you are having difficulty focusing on Torah learning and mitzvah performance without having a steady income. Ask the Almighty for a source of income that will enable you to repay

your debts and set aside time to learn Torah and to serve Hashem.

6. Ask the Almighty to give you the free gift of an adequate income and use Rebbe Natan's prayer: "Master of the World, I want to be an upright person but that takes time; in the meanwhile, please provide for me and give me the self-composure and time to work on myself and to rectify my soul."
7. Make resolutions that will help you become an upright individual such as setting aside daily time for learning Torah and for personal prayer. Without such resolutions, your requests for an adequate income won't be convincing.
8. Most importantly, make a strong commitment to speak to Hashem for an hour a day! One cannot be an upright individual without this.

When the Creator sees that you're making every effort to be a worthy and upright individual, He'll accept your prayers, rescue you from debt and give you an adequate income.

A person must act in the above manner to rid himself of debts. Debts are a message from Above that one needs to do teshuva. The difficulties in making a living are designed to wake a person up and give him the incentive to assess himself and to get closer to Hashem. Overseas travels and other ploys that will supposedly solve the debt problem will ultimately accomplish nothing, for a person can't outsmart or circumvent the Creator. If He wants a person to do teshuva – and that individual is trying alternate plans of action that have nothing to do with teshuva – he'll only perpetuate the debts.

A six-hour personal prayer session is adequate to cover the abovementioned eight points. Prayer in this manner will certainly invoke salvations. Remember, though, that after the six-hour session, one must continue to devote a daily hour to personal prayer. This hour can be split into three parts: gratitude, self-assessment and teshuva, and then prayers for trust in Hashem and income. In effect, the daily one-hour is an encapsulation of the six-hour session.

A person's thought process is like a magnet. If he harbors thoughts of doubt and fear, then the things that scare him will be drawn to him. Yet, if his mind focuses on his trust in Hashem and emuna, that Hashem will surely give him an adequate income, then his livelihood will be drawn to him in a pleasurable and adequate manner.

With the above in mind, one must always look for the "silver lining of the cloud" and find reasons to be optimistic and positive. The more we cling to emuna, the easier this task is. The evil inclination is called evil because all negative thoughts and emotions originate with the evil inclination. When a person clings to thoughts of Hashem and emuna, he or she subdues the dark-side forces of negativity.

The Gemara in Tractate Bava Metzia says that a person who fears poverty ends up poor. His negative thoughts and lack of trust in Hashem literally bring financial problems on him. The mind is so strong that it influences reality. This is apparent in every phase of life. Just as bad thoughts trigger the negative, the opposite is absolutely true. King David says in Psalm 32, "He who trusts in Hashem will be encompassed with loving-kindness"; that person's trust invokes Divine loving-kindness in measure-for-measure fashion.