

LESSON



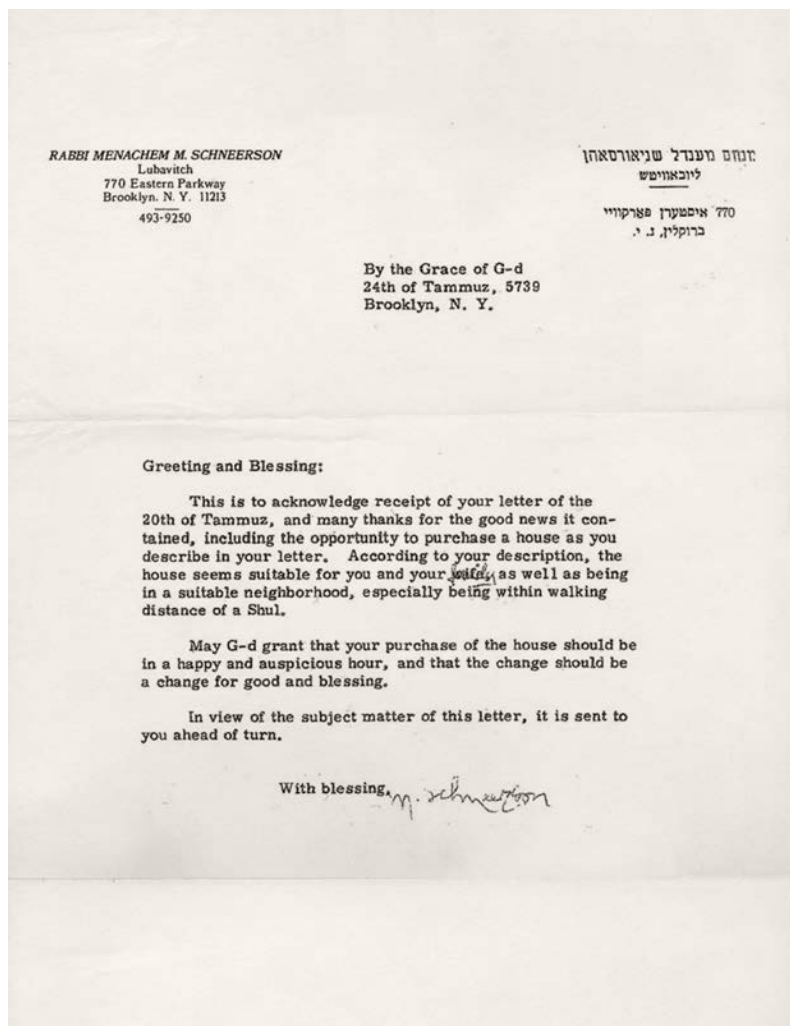
MEANING AT WORK

Earning a living can provide meaning beyond the paycheck. Discover a unique understanding of how work and financial decisions connect to life's purpose.

POULTRY VENDOR
Issachar Ber Ryback,
1897-1935, oil on canvas, Israel

I. COURSE INTRODUCTION

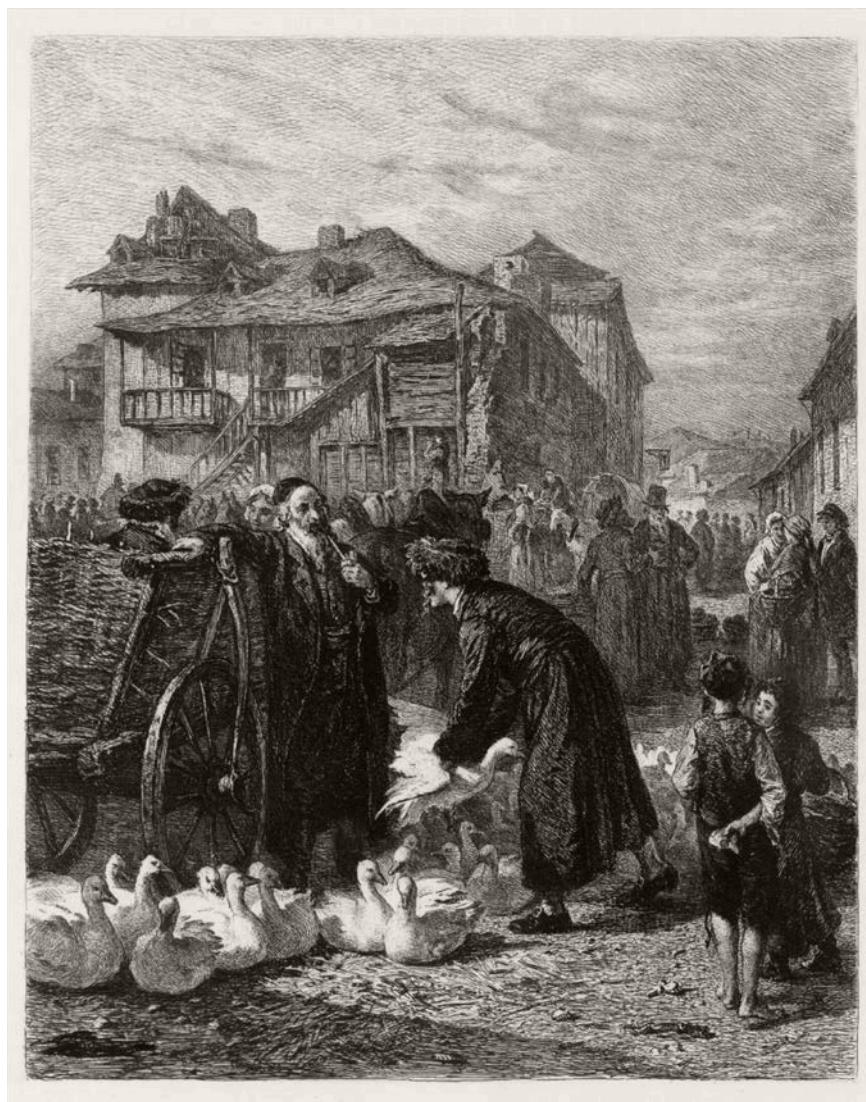
This course, *Advice for Life*, presents the Lubavitcher Rebbe's guidance for those seeking more purposeful living. The source material is selected from the Rebbe's vast body of teachings and correspondence with the countless individuals who sought his advice on all areas of life—health, relationships, marriage, careers, personal struggles, and more.



A letter from the Rebbe, replying affirmatively and with blessings for the purchase of a house, 24 Tamuz, 5739 (July 19, 1979)

II. HOLY WORK

The present lesson will focus on the subjects of work, career, and money. The uniqueness of the Rebbe's guidance and advice in these areas was a direct result of his unique Torah-Jewish perspective on life and all its particulars.



KRAKÓV GOOSE MARKET

Alois Schönn, engraving, 1869 (YIVO
Encyclopedia of Jews in Eastern Europe,
online edition, Moldovan Family Collection)

**EXERCISE 1.1**

1. In your estimation, what is the Jewish-religious view on work and career?
 - a. It is a necessary evil that provides us the means of serving G-d* (studying Torah, doing *mitzvot*, and being kind and charitable to others).
 - b. It is part and parcel of our spiritual mission and journey.
 - c. It is neither intrinsically positive nor negative—so long as we are honest in our business and do not allow our work/career to consume our lives to the exclusion of our spiritual life.
 - d. Other

2. In your estimation, what is the Jewish-religious view on affluence?
 - a. It is encouraged.
 - b. It is discouraged.
 - c. That depends on

*Throughout this book, “G-d” and “L-rd” are written with a hyphen instead of an “o” (both in our own translations and when quoting others). This is one way we accord reverence to the sacred Divine name. This also reminds us that, even as we seek G-d, He transcends any human effort to describe His reality.



TEXT 1A

Wealth Leads to Memory Loss

Deuteronomy 32:15

וַיִּשְׁמֹן יִשְׂרָאֵל וַיִּבָּעַט,

שָׁמְנָתָּ עֲבִיתָ כְּשִׁיתָ.

וַיִּטֹּשׁ אֱלֹהֵי עֲשָׂהוּ,

וַיִּנָּבֵל צוּר יִשְׁעָתוֹ.

Jeshurun [Israel] grew fat and kicked [rebelled];

You grew fat, thick, and rotund.

[Israel] forsook the G-d Who made them,

And spurned the Rock of their salvation.



TEXT 1B

The Rich Person's Disdain

Proverbs 18:23

תַּחֲנוּנִים יְדַבֵּר רֵשׁ,

וְעֹשִׁיר יַעֲנֶה עֲזוֹת.

A poor person speaks with supplications.

A rich person replies with impudence.

PROVERBS

Biblical book. The Book of Proverbs appears in the "Writings" section of the Bible and contains the wise teachings, aphorisms, and parables of King Solomon, who lived in the 9th century BCE. The ethical teachings of Proverbs give counsel about overcoming temptation, extol the value of hard work, laud the pursuit of knowledge, and emphasize loyalty to G-d and His commandments as the foundation of true wisdom.



TEXT 2

A Choice of Challenges

The Rebbe, *Torat Menachem* 5718:3, p. 205ff.

כבוד קדשת אדמו"ר שליט"א: הפעלה בנוגע לפרנסה
בהרחבה לבני ישראל כשלעצמה - גם לולי הצרף
בהרמת קרן התורה במקום מסים - היא דבר טוב
ונכון, כדי שבני ישראל יוכלו לנהל את חייהם מתוך
הרחבה בגשמיות, שעל ידה באים גם להרחבת
הדעת, כמאמר רבותינו ז"ל (ברכות נז, ב) "דירה
נאה כו" - בגשמיות כפשוטו - "מרחיב דעתו של
אדם" ... הלואי תהיה לכל בני ישראל עשירות! ...

האדמו"ר מקופיטשניץ שליט"א: עשירות - היא
נסיון, והנני פוחד מהנסיון של עשירות.

כבוד קדשת אדמו"ר שליט"א: גם עניות היא נסיון ...
אם צריך להיות ענין של נסיון - מוטב שיהיה נסיון
של עשירות מאשר נסיון של עניות, ובדאי יעזר
ה' יתברך שיצליחו לעמוד בנסיון העשירות.

The Rebbe: Jewish individuals need to secure financial security, and that is an important, positive, and appropriate goal in and of itself—regardless of the additional imperative to fund Torah institutions in specific locations.

Financial success enables Jews to live comfortably and expansively, and that will also enable them to broaden their perspectives, for our sages

TORAT MENACHEM

A Hebrew translation of the transcripts of the Rebbe's talks. This work also comprehensively cross-references and footnotes the material. As of 2023, more than 120 volumes have appeared in this series, covering the years 1950–1975 and 1981–1992. The Rebbe did not edit or review these publications for accuracy.



Is the pursuit of material wealth contradictory to Torah? **Rabbi Simon Jacobson** responds: myjli.com/Rebbe

taught that “a beautiful home expands one’s mind” (TALMUD, BERACHOT 57B)—and they meant that in the most literal sense. . . . If only all Jewish people would be wealthy! . . .

Kopishnitzer Rebbe: Wealth is a challenge. I fear the test that it poses.

The Rebbe: Poverty is equally a challenge! . . . If there must be a challenge, the test of wealth is preferable over that of poverty. G-d will certainly help us successfully withstand the challenge.



TEXT 3

Inviting G-d into the Office

The Rebbe, *Sefer Hasichot* 5750:2, p. 646

לְכַאוֹרָה תָּמוּהָ הַדָּבָר: כִּי־נֶאֱמַר בְּחִרְתָּנוּ מִכָּל
הָעַמִּים . . . וְרוֹמְמָתָנוּ כִּי־", הִיְתָה צְרִיכָה לְהַקְבֵּעַ הִנְהַגְת
בְּנֵי יִשְׂרָאֵל בְּאַפֿן שֶׁרֵב הַזְּמַן יַעֲסֻקוּ בְּעִנְיַי קִדְשָׁה,
לְמוֹד הַתּוֹרָה וְקִיּוֹם הַמִּצְוֹת, עֲבוּדָה בְּמִשְׁכָּן וּמִקְדָּשׁ,
וְלָמָּה נִקְבְּעָה הִנְהַגְתָּם (עַל פִּי הַתּוֹרָה) בְּאַפֿן שֶׁרֵב הַזְּמַן
יַעֲסֻקוּ בְּעִנְיַי הָעוֹלָם, כְּמוֹ (לְהַבְדִּיל) אֲמוֹת הָעוֹלָם!?
וְהַבְּאוּר בָּזֶה - עַל פִּי הַיְדוּעַ שֶׁתְּכַלִּית בְּרִיאַת הָעוֹלָם . . .
הוּא שְׁנִתְאַוָּה הַקָּדוֹשׁ בָּרוּךְ הוּא לְהִיּוֹת לוֹ יִתְבָּרַךְ דִּירָה
בְּתַחְתּוֹנִים, עַד בְּתַחְתּוֹן שְׁאִין תַּחְתּוֹן לְמִטָּה מְנוּנָה.

SEFER HASICHOT

A series of 12 volumes of the Rebbe’s talks delivered between 1986 and 1992. During these years, the Rebbe would regularly review and edit (parts of) the transcripts of his talks for immediate publication. The language used alternated between Hebrew and Yiddish. These edited talks would appear in two weekly newspapers: the (Yiddish) *Algemeiner Journal* and the (Hebrew) *Kfar Chabad*.

וְלָכֵן, עָקֹר וְרֹב הָעֲבוֹדָה הִיא (לֹא בְּעֵינֵינוּ קִדְשָׁה כְּשֶׁלְּעֶצְמָם,
עַל דֶּרֶךְ וּבְדִגְמַת עֲבוֹדַת הַנִּשְׁמָה לִפְנֵי וּלְאַחֲרֵי יְרִידָתָהּ
לְמִטָּה לְהִתְלַבֵּשׁ בַּגּוֹף, אֲלָא) בְּעֵינֵינוּ הָעוֹלָם דּוֹקָא, "שֵׁשׁ
שָׁנִים תִּזְרַע שְׂדֶךְ וְגו'", שֶׁגַּם בִּ"שְׂדֶה" (תַּחְתּוֹן בְּיוֹתֵר) תִּהְיֶה
הַמִּשְׁכָּת קִדְשָׁה וְאַלּוּקוֹת, דִּירָה לוֹ יִתְבָּרַךְ בְּתַחְתּוֹנִים.

The Torah's perspective on Jewish life is puzzling. It informs us that G-d chose us from the rest of humanity and spiritually elevated us from regular people. That creates the impression that we must spend the majority of our time in sacred pursuits—studying Torah, performing *mitzvot*, and worshipping in the Tabernacle—and later in the Jerusalem Temple. Why, then, does the Torah itself establish that the majority of a Jewish individual's life is to be devoted to *material* pursuits, in which there is no distinction between a Jew and anyone else?

The explanation is that the purpose for which G-d created the world . . . is that G-d desired that we actively turn this material world—with all its corporeality and material coarseness—into a dwelling for G-d Himself, through serving G-d in this world in accordance with the Torah that He gave us.

To achieve that, the majority and the main thrust of our daily service of G-d is not strictly spiritual

activities. After all, our spiritual activities are comparable to the Divine service performed by souls before they enter the world and after they return to Heaven. Rather, we spend most of our time specifically on interaction with materiality. Therefore, the Torah emphasizes, “For six years, you should sow your field,” etc. (LEVITICUS 25:3). The idea is to bring sanctity and Divinity down into our fields—the coarse realm of materiality—so as to turn our material and corporeal world into a home for G-d.



FIGURE 1.1

The Spiritual Purpose of a Career: I

1. **Bringing holiness and Torah values into the mundane workplace is the ultimate purpose of Creation.**



MARKETS OF JERUSALEM
Yossi Rosenstein, acrylic
on canvas, 2021, Israel



TEXT 4

Spiritual Business

Rabbi Yosef Yitzchak Schneersohn, cited in *Hayom Yom*, 16 Iyar

אָדוֹנֵי אָבִי זְקֵנִי מוֹרֵי וְרַבֵּי אֲמַר לְהַחֲסִיד רַבִּי
אֵלֶיהוּ אֲבָעֵלְעֵר - אִישׁ פָּשׁוּט מִצַּד פְּשָׁרוֹנוֹתָיו
וַיְדִיעוֹתָיו - כְּשֶׁנִּכְנַס אֵלָיו לִיחִידוּת:

"אֵלֶיהוּ, אִיר בֵּין דִּיר מְקַנָּא. פֶּאֶהֲרֶסֶט אוֹיף מֶאָרְק,
זַעֲהֶסֶט אַ סֶאך מְעַנְשֶׁען, אִיז ווען אַיִנְמִיטֶען עֶסֶק
רַעֲדֵט מֶען זִיר מִיט יַעֲנֶעם פֶּאַנאַנדֶער אִין אַ אִידיִשֶׁען
וואָרט אַ עֵין יַעֲקֹב וואָרט, און מ'אִיז מְעוֹרֵר אוֹיף
לְעִרְנֶען נִגְלָה און חֲסִידוּת, פֿון דָּעם ווערֶט אַ שְׂמֻחָה
לְמַעֲלָה. און דִּי מְעַקְלֶעֲרִי צֶאֱהֵלֶט דָּער אוֹיפֶּערֶשְׁטֶער
אַפּ בְּבִנְי חַיִּי וּמְזוּזֵי. און וואס גֶּרַעסֶער דָּער מֶאָרְק,
מַעֲהָר אַרְבֶּעט, אִיז גֶּרַעסֶער דִּי פֶּרְנֶסֶה."

My grandfather [Rabbi Shmuel of Lubavitch (1834–1882), the fourth Chabad Rebbe] had a close follower named Elyeh Abeler who, in terms of scholarship and aptitude, was a simple fellow.

In one of Elyeh's private audiences with my grandfather, he was told:

Elyeh! I envy you! You travel to various fairs, where you meet many people. In the middle of a business transaction, you get into a spirited discussion over a Torah insight—something inspirational you recall from the public *Ein Yaakov*

HAYOM YOM

In 1942, Rabbi Yosef Yitzchak Schneersohn, the sixth rebbe of Chabad, gave his son-in-law, the future Rebbe, the task of compiling an anthology of Chasidic aphorisms and customs, arranged according to the days of the year. In describing the completed product, Rabbi Yosef Yitzchak wrote that it is "a book that is small in format but bursting with pearls and diamonds of the choicest quality."

class [that retells stories and ethical teachings from the Talmud]. When you do that, you arouse the other person's interest in studying Torah.

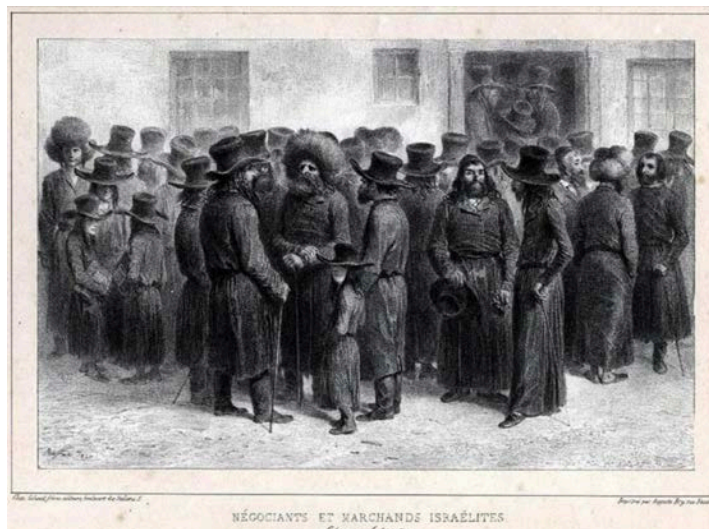
This activity causes much joy On High! G-d rewards such “trade” with the blessings of children, health, and sustenance! The larger the fair, the more “work” there is—and the greater is the “livelihood” earned!



FIGURE 1.2

The Spiritual Purpose of a Career: II

1. Bringing holiness and Torah values into the mundane workplace is the ultimate purpose of Creation.
2. The workplace affords us unique opportunities to inspire others to be better people and better Jews.



JEWISH TRADERS AND MERCHANTS

Denis Auguste Marie Raffet, print illustration from *Voyage dans la Russie* (Anatole Demidoff [Paris: Ernest Bourdin Publisher, 1840]) (YIVO *Encyclopedia of Jews in Eastern Europe*, online edition, Gross Family Collection)



TEXT 5

To Be Like G-d

Rabbi Shneur Zalman of Liadi, *Tanya*, *Igeret Hakodesh*, ch. 9

"מִי פְעֻמָּה יִשְׂרָאֵל גּוֹי אֶחָד בְּאֶרֶץ" פְּתִיב
(שְׁמוּאֵל ב ז, כג). דְּהִינּוּ, שְׁגָם בְּעֵינֵי אֶרֶץ לֹא
יִפְרִידוּ מֵאֶחָד הָאֻמּוֹת חֵס וְשְׁלוֹם...

אֶה בְּזֹאת יְאוֹת לָנוּ, לְהִיּוֹת כָּל עֲסָקָנוּ בְּמִלִּי
דְּעִלְמָא, לֹא לְגִרְמִיָּהוּ, כִּי אִם לְהַחֲיוֹת נִפְשׁוֹת חֲלָקִי
אֱלוֹקוֹת וּלְמִלְאוֹת מַחְסוּרֵיהֶם בְּחֻסָּד חָנּוּם.

שְׁבֻזָּה אָנוּ מִדְּמִין הַצּוּרָה לְיוֹצְרָהּ, ה' אֶחָד, אֲשֶׁר "חֻסָּד א-ל כָּל
הַיּוֹם", חֻסָּד שֶׁל אֻמַּת לְהַחֲיוֹת הָעוֹלָם וּמְלוֹאוֹ בְּכָל רֶגַע וְרֶגַע.

"Who is like Your people Israel? One [unique]
nation on earth!" (II SAMUEL 7:23). The
implication is that even while they engage in
mundane matters ("on earth"), they do not
separate themselves from the True One. . . .

It is therefore appropriate that we do not perform all
of our mundane engagements for material ends, but
rather, in order to bring sustenance to other souls—
pieces of G-dliness—and supply them with that which
they lack, out of gratuitous kindness toward them.

In doing so, we resemble our Creator—the One
G-d—for "G-d performs free kindnesses at all
times" (PSALMS 52:3), and His kindness is true
[not for recompense], in that He animates the
universe and all its contents, every single moment.

**RABBI SHNEUR
ZALMAN OF LIADI
(ALTER REBBE)
1745–1812**

Chasidic rebbe, Halachic
authority, and founder of
the Chabad movement.
The Alter Rebbe was
born in Liozna, Belarus,
and was among the
principal students of the
Magid of Mezeritch. His
numerous works include
the *Tanya*, an early
classic containing the
fundamentals of Chabad
Chasidism; and *Shulchan
Aruch HaRav*, an
expanded and reworked
code of Jewish law.



TEXT 6

More Income = More Charity

The Rebbe, *Igrot Kodesh* 19, p. 57

וואס איז פֿרעגט, צי דארפֿמען בכלל וועלען מער
פֿארדינען - אויף דעם איז שוין פֿאראן אַ ענטפֿער,
אַז אויף צדקה גיט מען מעשׂר ומצוה מן המבחר איז
חמש, און לויטן אגרת התשובה והקדש פון רבנו
הזקן איז דאס נאך מער, איז דאך פארשטענדליך,
אַז ווען די מוסדות נויטיגען זיך אין אַ הוספה, און
די נויטיקייט איז אלץ אַ גרעסערע, דארף דאך אלץ
מער און גרעסער זיין די צדקה, ובמילא - ההכנסה.

You questioned whether it is appropriate for you to desire to further expand your income. That question has already been answered: Ten percent of one's earnings must be given to charity, and ideally, for those who wish to [step beyond the basic requirement and] enhance their observance, twenty percent. In fact, Rabbi Shneur Zalman of Liadi explains that it is appropriate to give even more than that. [This is especially relevant] now that the institutions [that require our charitable support] require expansion, and, therefore, their financial needs are constantly growing as well. Consequently, additional charity is required—and that demands greater income.

IGROT KODESH

A selection of Hebrew and Yiddish letters penned by the Rebbe. As of 2023, 35 volumes have been published in this series. The letters are published in chronological order, starting from 1925 and extending thus far to 1983. Only those letters that are of relevance to the public are published, and personal information is excised. The letters cover a wide range of issues: communal activism, Chabad philosophy, Talmud, Jewish law, kabbalah, practical advice, and much more.



Watch a panel of leading philanthropists discuss the dynamics of giving and getting:
myjli.com/Rebbe



FIGURE 1.3

The Spiritual Purpose of a Career: III

1. Bringing holiness and Torah values into the mundane workplace is the ultimate purpose of Creation.
2. The workplace affords us unique opportunities to inspire others to be better people and better Jews.
3. The greater our earnings, the more we can give toward charitable causes.



GEMILUS CHESED
(FREE LOAN SOCIETY),
GRODZISK (POLAND)

Mikola Pavlusenko,
oil on canvas, c. 1990

III. RETIREMENT

The Rebbe's perspective on work as a means to fulfilling our life purpose also shaped his views on retirement.



EXERCISE 1.2

What do you consider the optimal age of retirement?

- a. 41–50
- b. 51–60
- c. 61–70
- d. Post-70
- e. Other:



CHANUKAH

Arthur Szyk, lithograph of illustration for Arthur Szyk, *Six Paintings of Jewish Holidays* (New York: Arthur Rothmann Fine Arts, 1948) (United States Holocaust Memorial Museum, Washington, D.C.)

IV. SPIRITUAL SECRETS TO MATERIAL SUCCESS

In the Rebbe's radically non-dualistic worldview, spiritual investment holds the secret to success in *all* areas of life, including financial. The Rebbe therefore encouraged individuals to advance in their spiritual lives and Jewish observance as a means of channeling greater blessing into their lives.

The Rebbe saw the interplay between practical business engagement and spiritual achievement as a two-way street: Just as our work is an extension of our spiritual purpose, so does our investment in spiritual pursuits affect the success of our work.



TEXT 7

In G-d We Trust

The Rebbe, English correspondence, 18 Sivan, 5719 [June 24, 1959]

I received your letter, in which you write about your anxiety in regard to the question of *Parnosso* [livelihood]. . . .

You surely know how often our sages have impressed on us the importance of trust and confidence in G-d, in order that we realize that all difficulties encountered in life are only trials and tests of a passing nature. To be sure, the question of *Parnosso* is one of the most difficult tests—nevertheless, G-d does not subject one to a greater test than he can withstand, as our Rabbis expressed it, “According to the camel, so is its load”

ENGLISH CORRESPONDENCE

The Rebbe's correspondence includes many thousands of letters in English. Dr. Nissan Mindel, a member of the Rebbe's secretariat, was responsible for these letters. The Rebbe would dictate his responses to Dr. Mindel, who would draft letters for the Rebbe's review and editing. It is not always clear whether the letters we possess are Mindel's initial drafts, or the final version authorized by the Rebbe to be sent to the recipient.

[TALMUD, KETUBOT 67A]. The very trust in G-d is a vessel and channel to receive G-d's blessings, apart from the fact that such confidence is good for one's health and disposition, and therefore is also a natural means to the desired end.



TEXT 8

Common-Sense Thinking

The Rebbe, English correspondence, 27 Shevat, 5721
[February 13, 1961]

It is clear to the unbiased mind, and even to plain common sense, that the Almighty, Who is the Giver of the Torah and Mitzvos, is also the Creator and Master of the World, Whose benevolent Providence extends to everyone individually. . . .

It is also equally obvious that no lasting good can come from breaking G-d's laws, especially such a fundamental law as Shabbat observance, for the important thing is not how much money a person earns, but that he should be able to spend it in good health and on happy things, which is entirely in the hands of G-d. In view of the above, it is quite clear what your attitude (of the businessman in question) should be, even if there were no other immediate business proposition. For it is necessary, without delay, to give up the kind of business that



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interferes with Shabbat observance, with the full confidence that He who feeds and sustains three billion people and all living things will also be able to take care of the individual and his family, and provide him with a source of parnosso [livelihood] which should not be in conflict with the will of G-d.



TEXT 9

Beneficial Study

The Rebbe, *Sefer Hasichot* 5751:1, p. 30

אַ סױַחר דאַרף מִקְדִּישׁ זײַן אַ טײל פֿון זײַן
צײט יעדן טאָג צו לערנען תּוֹרָה ...

און דורך דעם איז נײַט נאָר וואָס עס פֿעלט נײַט אין
זײַן הַצְלָחָה און קאַנסענטראַציע אין דער צײט וואָס
ער דאַרף האָבן בְּכֵדִי מַצְלִיחַ זײַן בִּעֲנִיגִי הַמִּסְחָר שְׁלוֹ,
נאָר אַדְרָבָה: דורך זײַן למוֹד הַתּוֹרָה ווערט בײַ אַיִם אַ
קלערערער און רואִיקערער קאַפּ צו קענען טראַכטן,
באַשְׁלִיסֵן און אויסשטעלן ווי צו פֿירן זײַן געשעפֿט
אין אַ קירצערער צײט ווי עס נעמט אַנדערע מענטשן;
און דורך דעם קומט בײַ אַיִם צו מער הַצְלָחָה אין
זײַן מִסְחָר און בְּמִילָא אויך אין זײַן שְׂמִחָה ...

וכמִפְּרָשׁ אין תּוֹרָה: "אַם בְּחֻקְתִּי תֵלְכוּ וְאֶת מִצְוֹתֵי תִשְׁמְרוּ
וְנָתַתִּי גִשְׁמֵיכֶם בְּעֵתָם וְגו'" - דורך דעם וואָס מ'לערנט
תּוֹרָה, ווי רש"י איז מִפְּרָשׁ, "שְׁתִּהְיוּ עֹמְלִים בַּתּוֹרָה", ווערן

נִמְשָׁךְ אֶלֶּע בְּרָכוֹת פּוֹן דָּעם אוֹיְבֵּרֶשֶׁטֶן, אִין אִין אֵן אֶפֶן פּוֹן
בְּעֵתָם - אַז מ'הָאט נִיט קײן דָּאָגָה אַז דִּי בְּרָכוֹת וועלן זײַן
פֿאַרשפּעטִיקן חס וְשָׁלוֹם, נָאָר זײ ווערן נִמְשָׁךְ "בְּעֵתָם".

A businessperson should dedicate a portion
of their time each day to Torah study. . . .

Although this eats into the time that is usually
dedicated to work, not only will this study
not detract from their overall success but to
the contrary: Torah study clears and refines
the mind to be able to make better business
decisions with greater clarity and efficiency. It
calms the spirit, leading to greater success in
business, and greater happiness in life. . . .

This phenomenon is expressed clearly in the
Torah itself— “If you go in My way and fulfill
My commandments, I will provide rain in its
optimal time,” etc. (LEVITICUS 26:3). When
we dedicate time for Torah study, we are
guaranteed Divine blessings for success in a
way that is optimal, without stress or worry.



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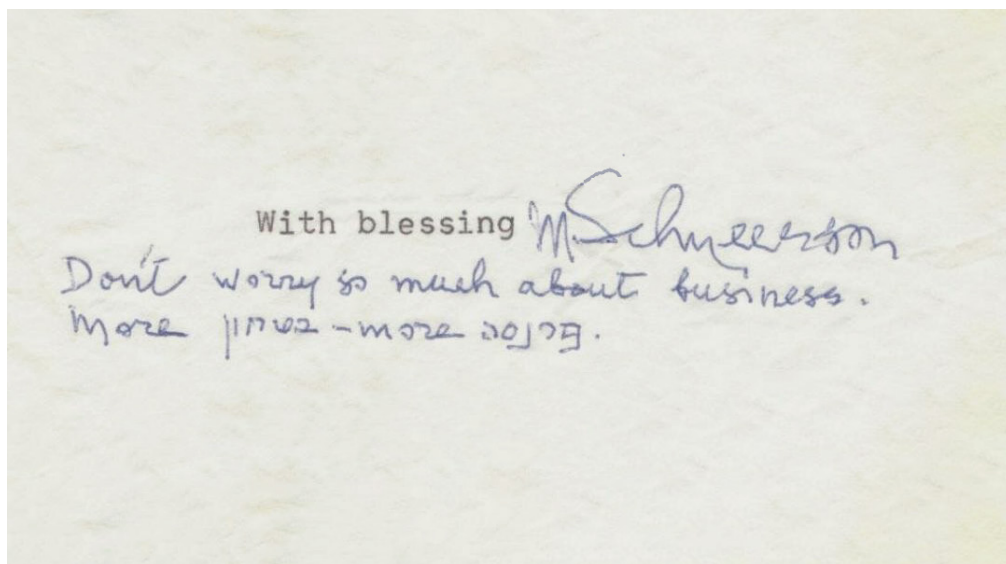


TEXT 10

A Divine Partner

The Rebbe, English correspondence, 17 Shevat, 5720
[February 15, 1960]

I hope that from now on you will realize more fully and confidently that G-d is your partner in the business, by virtue of the Tzedoko [charity] stake in it, and, of course, the larger the share of the Tzedoko the larger is the share of the partnership. So you can go boldly ahead on a broader front. I hope to hear good news from you.



"MORE BITACHON
(TRUST IN G-D)—
MORE PARNASAH
(LIVELIHOOD)"

A handwritten note
by the Rebbe

The Rebbe Advises

Selections from the Rebbe's letters and public addresses containing business advice

It is strongly recommended that a charity box be placed in every room in one's business. This makes G-d a partner in the business, because money from the business is being dedicated to G-d's commandment, the mitzvah of charity.

Sefer Hasichot
5751:1, p. 31



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ברוקלין, נ. י.

Greeting and Blessing:

I have received your letter of August 5th, and in compliance with your request I will remember you in prayer for improved business on my next visit at the holy resting place of my father-in-law of saintly memory.

I am sorry to note some discouragement in your outlook by reason of the setback you had in business. Surely you know that our Sages refer to the "wheel" of fortune; and after a turn of the wheel downward must come a turn upward, but a lack of faith does not help it. Besides, there is also the psychological effect, and a lack of courage and assurance brings with it a lessening of initiative, etc. Actually, there has been a general business recession, and your setback was not exceptional, while the worst in business seems to be over.

In view of all the above, it is my decided opinion that you have no cause for worry, and you should be quite firm in your faith in G-d that things will improve. While doing everything necessary in a natural way, one should never forget that it is G-d's blessing which brings success, and G-d is not limited to business cycles, so that as long as you keep the channels of Torah and Mitzvot wide open, especially in everything connected with the Jewish home, you should have every confidence in the flow of G-d's blessings.

English correspondence, dated
11 Av, 5714 [August 10, 1954]

Your letter reached me after an unusual delay. You write that you have moved into a new store and you are still not experiencing success in your trade as a tailor.

You are probably aware of the mitzvah to donate one-tenth of one's profits to charity. When we experience financial difficulty, we should respond by increasing our donations to charity even further—at any rate, not less than one-tenth. You should distribute the charity in small installments—one of the recommended times for this is before the weekday morning prayers.

You should also have your *tefilin* checked.



Ask a rabbi to ascertain whether the door to your store requires a *mezuzah*, and if it does, affix a *mezuzah* in the proper position. If the store does not require a *mezuzah*, then at least keep a prayer book and a book of Psalms in the store.

May G-d, the Creator and Ruler of the world, improve your financial situation. You should increase your study of Torah in your free time and encourage your friends to do the same, and the merit of [bringing spiritual benefit to] the public will cause Heaven to assist you.

Igrot Kodesh 17, pp. 101-102

You wrote about the difficulties you are experiencing in earning a livelihood, to the extent that you feel compelled to work on Shabbat and Jewish festivals. Nevertheless, you write that you and your family are still lacking basic needs.

I am sure you understand that G-d is the Creator and Ruler of the world, as well as the Giver of the Torah. It is therefore absolutely impossible that the Ruler of the world should orchestrate circumstances such that an individual is compelled to violate the Ruler's commands. . . .

Sometimes, we are put through a test. The purpose of the test is to receive abundant reward, commensurate with the difficulty, for passing it. When you overcome this test, you will merit reward in the material world as well as in the World to Come, and you will recognize that this was only a test in order to bring greater reward in financial affairs, health, and most importantly, genuine *nachas* from your children.

I hope that these brief lines are sufficient and that you will decide to act in accordance with the Torah's instructions. The difficulties will not disappear immediately, but I am sure that before long you will see that you made the right choice and received added blessings from the Creator of the world and Giver of the Torah, for all of your needs and the needs of your family.

Igrot Kodesh 16, p. 239

With blessing *M. Schneerson*
Don't worry so much about business.
*More bitachon - trust in G-d.**

Regarding your question about investing in stocks: Generally, I am not in favor of it, since this is largely a matter of speculation. Indeed, a prominent businessman once said to me that he did not wish to engage in the kind of business where he and an ignoramus have the same chance. It is particularly objectionable because of the anxiety and nervous strain that it creates in some people. Moreover, in these unsettled days, there is too great an element of speculation involved in the Stock Exchange. It is surely possible to find some more fitting investment opportunities, if an investment is contemplated, than the kind of thing which sends the investor scurrying for the first edition of the Stock Exchange report in the morning newspaper.

**English correspondence,
 dated 5726 [1965-1966]**

*More *bitachon* (trust in G-d)—
 more *parnasah* (livelihood).

This is to acknowledge receipt of your letter of Nov. 16th, to which you write about possible developments in 1981 and '82 in regard to your present position, and ask what plans to make.

Inasmuch as there is some time before the situation will require a definite step, and until then there could possibly be changes, it is in general somewhat premature to make a decision at this time. Besides, a decision would depend on a number of details which are not specified in your letter, and it is often altogether difficult to present a situation, in all details, in a letter.

In light of the above, I would suggest that when it will get closer to the time when an actual decision has to be made, you should discuss the situation with local knowledgeable friends.

In general, it is advisable to keep in mind, in regard to any future plans, that the best prospects for success in the natural order of things would more likely be in an area in which you already have knowledge and experience and contacts, or in a very similar line. From this, it would also follow that as long as you can stay on your job, this would have a preference, unless there would be overriding reasons. However, all this is by way of a general observation.

One very important point, which applies to all cases, is that when a Jew strengthens adherence to the Torah and Mitzvoth, this, in addition to being a must for its own sake, widens the channels to receive G-d's blessings, including the blessing to find the proper solution to whatever problem that arises.

I would suggest that you should have your Tefillin and Mezuzoth checked to make sure they are Kosher, if this has not been done within the past twelve months.

English correspondence,
dated 4 Tevet, 5741 [December 11, 1980]



With prayerful wishes for
Hatzlocho in Parnosso*

*Success in livelihood.

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Greeting and Blessing:

The Rebbe Advises

Selections from the Rebbe's letters and public addresses containing advice on charity

I am responding to your question—as to whether you should spend money on a visit to the Holy Land or use it to purchase a Torah scroll.

I think it would be best to give the money to an interest-free loan society. This way, the money remains largely intact (seeing that the percentage of individuals who do not repay their loan is minimal), and it will therefore serve as an enduring merit for you, the donor.

You could either donate the money to a free loan society in the Holy Land, or leave it unmarked so that it could be used for the Holy Land as well as the Diaspora. . . .

May G-d grant you many good years, and may you be able to contribute more money to a free loan society, both from your own funds as well as from funds that you solicit from your children and friends for this cause.

Igrot Kodesh 8, pp. 234-235



You wrote that Mrs. _____ told you that she does not think she will be able to place charity every day in a charity box.

You should explain to her that the intention is not that she donate beyond her capacity, but rather, that instead of submitting her donations to charity in lump sums, she should break it up and donate a small amount each day.

From the perspective of the charity's recipient, there is indeed no difference whether she gives the money all at once or in many installments. By contrast, it makes a major difference to the giver, who becomes accustomed to give charity daily. In the same way that we take care of our personal needs and desires on a daily basis, so must we act daily for the causes that G-d desires and commands—in this case, the mitzvah of charity. Moreover, G-d will be attentive to our daily prayers as a result—and we need G-d and turn to Him daily, not just once in a while.

I am sure that you will find the appropriate words to explain to her that charity must be given daily, irrespective of the sum. Of course, this excludes Shabbat and festivals, on which it is forbidden to handle money.

Igrot Kodesh 12, p. 101

Some argue that they prefer to donate to charity discreetly, in accordance with the instruction “walk discreetly with your G-d” (Micah 6:8).

Modest discretion is indeed a praiseworthy trait. . . . In this case, however, it can lead others to assume that a particular person is not giving charity. People may conclude that if such a distinguished and well-off member of the community is not participating in charitable enterprises, it implies that such involvement is below the dignity of important people.

Charity must therefore be given openly, in order to serve as a positive example for others. For this reason, the Code of Jewish Law states that it is a mitzvah to publicize the names of those that perform a mitzvah (*Yoreh De'ah* 429:13).

If one wishes to also attain the advantage of giving discreetly, they can accomplish it through donating additional money—quietly—beyond their publicly disclosed donations.

Torat Menachem 5747:3, pp. 253–254

There is an advantage in giving charity to an institution. In our time, G-d has blessed most Jews—may it soon be everyone—that they are able to make a living without requiring charity. As a result, charity in our time is mainly given to institutions, rather than to private individuals. This includes institutions of Torah study, schools, and hospitals. . . .

When one gives charity to an institution this creates a bond of unity with the tens and hundreds of families that are associated with the institution. Although the donor may not know these people, it is objectively clear that the individual's donation provided assistance for all of the hundreds of people associated with the institution.

Of course, charity to an individual is also greatly important. This is especially true in light of the sages' teaching that "saving one life is akin to saving the entire world" (Mishnah, Sanhedrin 4:5). . . .

Nevertheless, it is clear that there is a special value in donating to a public institution, thereby uniting oneself with all of the people connected to the institution.

Torat Menachem 5745:4,
pp. 2482-2483

When a charity box is affixed to a wall or another surface in a home, Jewish law considers the charity box an integral part of the house. The home can now be considered a "house of charity."



The sages teach that "the world stands on three pillars: Torah study, prayer, and acts of kindness" (Mishnah, Avot 1:2). If the world in general rests on these three pillars, then the same should be true regarding the private world of each individual—their home. Through affixing a charity box to the house, charity becomes part of the home's structure. Through installing a book shelf and stocking it with books of Torah and prayer, the Torah and prayer become part of the home's very structure. The combination of these three pillars strengthens and fortifies the home.

A charity box should therefore be affixed—with a nail or the like—in the kitchen, and this will transform the entire house into a house of charity.

Torat Menachem 5748:4, p. 345

It is best to split one's charity among multiple causes rather than giving everything to a single cause or individual.

Igrot Kodesh 10, p. 174



KEY POINTS

- 1 People consulted with the Rebbe regarding all areas of life in the belief that his advice stemmed from a deep understanding of the Torah.
- 2 Work is not just a necessary means of obtaining a livelihood to sustain more elevated achievements, but it has inherent value and purpose: G-d designed the world in a way that we are forced to spend the majority of our time engaged in work because bringing holiness and Torah values into the mundane workplace is the ultimate purpose of Creation.
- 3 The workplace also affords us unique opportunities to inspire others to be better people, and earning money enables us to partner with G-d by giving charity to others.
- 4 The Rebbe was critical of retirement, seeing that work is our means of fulfilling our life purpose.
- 5 Spiritual investment holds the secret to success in *all* areas of life, including financial. The Rebbe emphasized the importance of faith in G-d, Shabbat observance, setting aside time for Torah study, and giving charity as keys to financial success.