Brooklyn, N.Y.

Greeting and Blessing:

I take this opportunity to send you my prayerful wishes for a happy and blessed New Year.

In my *Elul* message this year-end, I referred to *Shemittah* (Sabbatical Year) about which we read on Sabbath when the month of *Elul* was blessed. I call attention to its special significance this year, being the year of *Shemittah*.

The gist of the message, which I trust will interest you, is that the institution of *Shemittah* may be applied by us in our relationship with G-d.

Two of the basic laws of *Shemittah* are: a) all outstanding personal debts are automatically rescinded by virtue of *Shemittah*, which takes effect at the <u>end</u> of this consecrated year, the very last moment of it. b) debts which have been filed with the *Beth Din* (court) are not affected by *Shemittah* and are collectable.

In our relationship with G-d, we are debtors and G -d is the Creditor, G-d's blessings are given to us on credit and G-d desires us to earn His favors rather than obtain them as charity. (Cf. <u>Aboth</u> ch.3) "...Everything is given against a pledge ...the store is open, the storekeeper gives on credit, the ledger us open, the hand records and whoever wants to borrow may borrow..."

We repay for G-d's blessings in kind: for the blessing of children – by bringing them up in *Torah*-true tradition; for the blessing of life – by leading a *Torah*-true life; for the blessing of sustenance – by giving a part of our earnings (10 to 20% at least) to *tzedoko*.

However, the debtor may be negligent in repaying his debt to the A-mighty. Aware of human weakness, the merciful G-d instituted a *Shemittah*, which automatically wipes out all indebtedness. This, however, is subject to the laws of *Shemittah* mentioned above. There is time to make amends before the end of the year – this is the most honorable thing to do. If not done, however, one should try to make certain that his debts are no filed in the Heavenly Court, but even <u>out</u> of court, by personal dealing with the A-mighty. For G-d is not limited to the letter of strict justice and deals with his debtors with mercy and consideration.

## CONCEPTS

In order that the debts be taken out of court and placed in G-d's own gracious hands, the debtor must duplicate such proceedings in own gracies such proceedings in his own relationship to G-d and fellow man i.e. set aside all personal his own reasonal make a special effort to exceed all previous measures and calculated efforts with regard to the education of his children, his religious practices and last but not the least, his contributions to tzedoko, above the required minimum by law.

I trust this letter finds you and yours in good health and I wish you once again a happy, healthful and successful New Year, spiritually and materially.

Cordially yours,