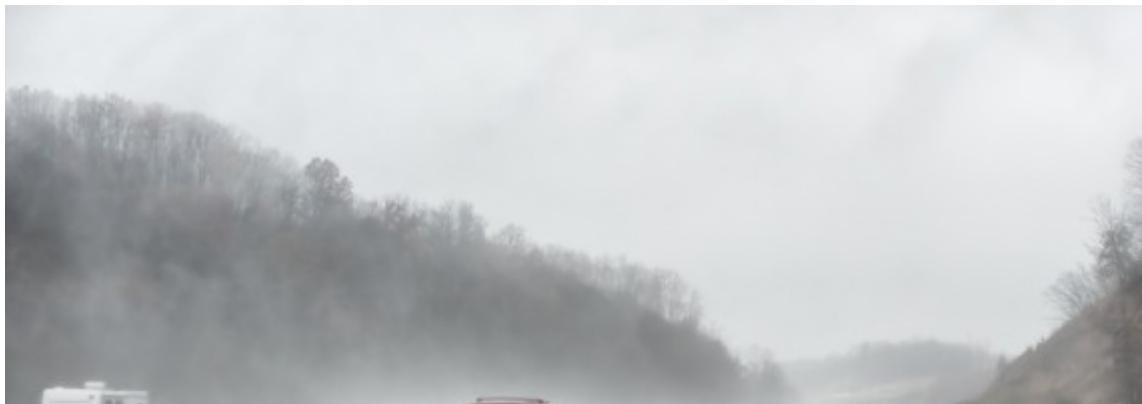


Q&A: Money, Debts, Depression & Emunah

written by Ozer Bergman

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Q: How can a person who wishes to grow continue to grow when he faces constant financial pressure, cannot buy his wife the things she needs or wants, yet he works like an animal to try his best but always lands up feeling discouraged & depressed? Also he wants to rectify his past misdeeds particularly with money matters "old debts etc" but can never can far enough ahead to cover both present expenses let alone old expenses! At the same time charity/maaser is almost impossible under the circumstances which leads to only more frustration. I feel many times as if I am drowning & I do not know how to get up. What steps should one take? yes there are many very good things B"H & I am grateful for them, the money issue & surrounding debt is like a noose around me neck leaving me with an overwhelming feeling of inadequacy.

Please help...

A:

Gevalt, what a tough question. GEVALT! What a tough situation!

You're quite right. To grow, to do teshuvah, when sitting behind the "financial 8-ball" is extremely difficult. Rebbe Nachman zal teaches, "Someone who wants to do teshuvah must be

careful not to be a debtor"

(Sefer HaMidos, Teshuvah A:46).

Obviously, I don't know the details of your situation. However, I humbly suggest that you speak to a rov who is competent in Choshen Mishpat. You may be *patur* from giving maaser. Such a rov, may also have advice about your financial obligations towards meeting your wife's needs and desires, and how to deal with your debt situation.

I understand that this is a very sensitive subject and not only because you mentioned feeling inadequate. (I've got my own inadequacy issues regarding money, or lack thereof!) Therefore you may wish to not divulge personal information to a rov you know. Perhaps contact <BusinessHalacha.com>. (I'm unaffiliated with them, but am impressed by what I've seen of their work.) They have a confidential hotline.

I'm sure you won't be the first person with a situation like yours to call them.

And since you wrote to Breslov, let me share some of Rebbe Nachman's teachings. First, he says that learning Torah brings physical

(*gashmiyus*) life as well. Please be sure to learn even a few minutes (even five) every day and every night. Something that you can handle and that will keep you coming back for more.

Second, trust in Hashem. Any and every sort of stress and shame we suffer, as painful as they are, cleanses us and brings us closer to Hashem, as long as we recall that it is out of His lovingkindness for us that He is making us undergo these experiences.

Finally, NEVER DESPAIR! Hashem can save us totally, in the blink of an eye. One more tefilah, one more krekhtz may be all it takes to trigger His rachmanus in a way that *we*

understand it.

Hoped this helped.

kol tuv.

Ozer Bergman