Times are tough.

written by Yossi Katz November 29, 2010 Reb Noson reveals a very powerful lesson in Likutei Halachos, Hilchos Halva'ah 5.

He discusses the reasons why people take out loans. What is a person thinking when he makes such a decision?

Most probably, he's thinking that right now he's going through a difficult time financially. With Hashem's help, things will get better. So it makes sense to borrow money now, and to pay back when things improve.

People are always saying, "These are tough times." We are always hoping for a brighter future. Not just in money matters, but in all sorts of material and spiritual matters.

But, Reb Noson says, this entire thought process is based on a mistake. We are not going through hard times. If we think that we are, then we will always think that times are tough, just as people have the tendency to always think that they are. We'll never have money to pay back, because we will always be thinking that now is a hard time.

The secret is to learn to see how even those days which seem to us to be "bad" days, are in essence really "good" days, as the Rebbe teaches in Likutei Moharan I 33. The Tzaddik has the ability to show us how there really is no such thing as a bad day, or a hard time. We are always in "good times".

There is no reason to comfort ourselves now, to "borrow" against a brighter future. Things are great right now!

This pertains to all sorts of problems that we think we have. We have to see how every day is really a good day, and every day has within it enormous potential with which to come closer to Hashem with. When things seem to be tough, we don't have to "wait for the storm to pass". The storm itself will bring out our potential, b'ezrat Hashem.

Written by Ephraim Portnoy