

Frugality | Keemutz | קְמוּץ

Be careful with your money. Do not spend even a penny needlessly.

The wisdom, understanding and knowledge which are praised by the populace at large are a tapestry of lies, flattery, hypocrisy, deception, informing and scorning. Who is considered “wise?” One who knows how to profit from someone else’s loss, as the verse (Mishlei 24:8¹) states: “One who plots evil, he is called a man of ingenuity.” And who is an ‘honored man?’ One who knows how to squander one’s money or other people’s money so as to gain prestige from their disgrace. This is the manner in which these “honorable” people act: Every day they devise new ways to waste their money — on clothing and jewelry or giving larger sums to charity than others do — all to embarrass those who are without means and to gain prestige for themselves. Although they have already exhausted the credit available to them, they continue to spend and squander, for there may still be some who are unaware of their poverty and will still extend credit to them. This is one of the contagious afflictions that spreads with the speed of a plague, God forbid. One who lacks the courage to flout the honor of these crazed people finds himself compelled to follow in their footsteps, squandering the little honest money that he has. The end result is that he is reduced to demeaning himself and to go out and beg. The truly wise do not look favorably upon such people.

Intelligent people consider people like this fools, and they see the “wisdom” of those who pretend, as absolute folly. True knowledge can be defined as the learning experience of the animal spirit that is a result of the intervention of the intellect [see the chapter on Decisiveness].² True understanding can be defined as understanding something, and being able to explain the cause and effect relationship to others. And who is wise? One who can see the future results of an act. An animal can only see that which is directly in front of it, and will follow a bundle of fodder [even though it leads one] straight into the slaughterhouse. Humans, however, were granted understanding which enables them to forgo immediate gratification so as to be able to receive something more valuable in the future, or to forgo something good so as to be able to earn something better — even if doing so means waiting a long time. The truly wise forgo all of the pleasures of this world in the face of the future that will come after death.

And who is honorable? One who honors one’s fellow, who is frugal with oneself and generous to others. It befits the righteous and the wise to limit their animalistic pleasures and instead delight in the pleasures of the intellectual spirit, not to spare themselves

exertion in seeking knowledge and talent and to worry about even “small jugs” [insignificant sums] because of their appreciation of honestly earned money. In *Midrash Koheles*,³ we find: [The verse states,] Better a handful of contentment than two handfuls of toil and foul spirit — [this means] better is he who gives a small amount of charity from funds that are his, than one who steals and robs and cheats and gives more charity than others. As the folk expression states: “She is adulterous for apples [which she receives as a fee] and she distributes them to the sick.” “*Reut ruach*” (רְעוּת רוּחַ) [‘foul spirit’ can be explained as] — *reutah* (רְעוּתָא) — ambition to be called one who does good deeds. She accepts her fee and distributes it to the poor so that people will think that she desires to do good deeds.

The Midrash (*Vayikra Rabbah* 3:1⁴) comments: [The verse states,] “If a soul offers a meal-offering — better one who has only ten gold pieces and earns one’s livelihood with them than one who borrows money with interest, for the latter loses what is his and what is not his because of his desire to be seen as a businessman.”

Rabbi Mendel of Satanov. (1845). *Chesbon ha-Nefesh*. (D. Landesman, trans.) Feldheim Publishers, New York, 1995. Pages 152-159.

End notes added.

¹ *Mishlei* 24:8:

The one who plans to do evil will be called a possessor of schemes. מְחַשֵּׁב לְהַרְעִי -- לוֹ, בְּעַל-מְזִמּוֹת יִקְרָאוּ.

² **Footnote from Landesman’s translation:**

This is the total knowledge that Shlomo sought— the ability to impart to others after learning himself. As the verse (*Koheles* 7:23) states: “All this I have tried in wisdom” and (*ibid.* 12:9): “More than Koheles was a wise man, he also taught knowledge to the people.” Any man can achieve this, according to his level and willingness.

One who has understanding and strength — i.e., one who is capable of discerning the reasons and rationale for all things — can also recognize the thought that is part of every action. He can recognize what really transpired in the past by examining the claims of litigants [who come to be judged] as well as the lies they tell now. He can understand allusions, parables and figures of speech, as the verse (*Mishlei* 1:6) states: “To understand parable and figures of speech, the words of the wise and their allusions.” {– Someone acquainted with the *Mishlei* would recall that the next verse (*ibid.* 1:7) reads: “The fear of the LORD is the beginning of knowledge, *but* fools despise wisdom and instruction.” –} The understanding man can recognize an internal illness from external symptoms. The more that one explores and probes so as to understand one thing from another, the more he finds that things which seemed to be simple are complex. For example: A grimace or similar expression a reaction which people are almost unaware of having — can have all kinds of profound consequences both positive and negative. They can affect one’s life, honor and future success, as well as those of his children — both in this world as well as in the World to Come! The verse (*Shemot* 33:23) states: “And you [Moshe] shall see My back.” The Rambam explains that God was granting Moshe the gift of understanding, of being able, when something happens, to see what its earlier

cause was [i.e., hindsight]. Our Sages said, that the 49 gates of understanding were opened for him. {– Note: There are 49 aspects of character improvement required to become worth of receiving prophecy. See *Avot* 6:6. –} Hence, we do not find that there are any people who reached Moshe’s level of understanding. Shlomo asked for the ability to judge and understand the difference between good and bad, a request that was granted, as the verse (*Melachim* 13:12) states: “I have given you a wise and understanding heart.”

Laziness is anathema to understanding, for its [i.e., the lazy person’s] thought process follows a straight past to future pattern — i.e., It does not allow for seeing the present and future as having been caused by the past. It can only be overcome through disciplining and conditioning. It is now understandable why those beginning the conditioning process find it so difficult to think “backwards.”

From Rabbi Mendel’s chapter on Procedure: We find that people who begin this regimen often complain about their forgetfulness when trying to reconstruct all that happened during the day. It is possible that because of their forgetfulness, an error will appear in their notebooks; e.g., they may discern an erroneous indication of regression. They may think that they are violating more now than they did before when in truth, their forgetfulness is at fault [i.e., they may have forgotten about earlier violations and failed to record them then]. In this case, an exception can be made to the rule of recording things only at night], and violations may at first be immediately recorded. Then one should attempt to wait an hour or two before recording them, until one reaches the point where he can wait until the night without forgetting anything.

It is the nature of the young to delay the beginning of this discipline for day to day, from month to month, and from year to year. It therefore behooves their teacher — once he has these charts and recognizes their effectiveness — to spur his students on and help them break their animal laziness. They should begin their discipline of the charts starting on the first Sunday [after they have received the charts]. This is especially true of one who is older and whose traits have suffered from years of attrition. He should strengthen himself like a lion and begin the discipline as quickly as possible.

In the Midrash *Tanchuma* (*Parashat Lech Lecha*) we find the following:

It once happened that a man amassed a considerable amount of money while abroad. He wrote a document declaring: ‘All of my money shall be transferred to my servant save for one thing which my son in the land of Israel may request.’ The son’s mentor told him: ‘Your father was very wise, for he understood that were he to leave all of his wealth to you, the servant would have taken it all for himself. But because he gave it all to him save for one wish which you can make, you can approach the court and tell them that your wish is that the servant become yours and thus, everything will become yours!’” In this case, we see that the father was wise for he planned for the future; the mentor had understanding — for he saw what the father had planned; and the son acquired knowledge once the mentor had explained his father’s ruse.

³ The verse cite here is *Ecclesiastes* 4:6 —

<p>Better a handful <i>with</i> quietness hands full, <i>together with</i> toil and grasping for the wind.</p>	<p>טוב, מלא כף נחת-- ממלא הפנים עמל, וירעות רוח.</p>
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⁴ The first paragraph of *Vayikra Rabbah* 3:1 reads:

AND WHEN ONE BRINGETH A MEAL-OFFERING (II. 1). R. Isaac commenced [with the scriptural passage], Better is a handful of quietness than both the hands full of labor, and it is the desire of the spirit (*Ecclesiastes* 4:6). [Note: This is the Midrashic rendering. ‘And striving after wind.’] Better he who studies two orders (of the six orders of the Mishnah) and is conversant with them, than he who studies the laws contained in all six orders and is not conversant with them. ‘It is the desire of the spirit,’ namely it is his ambition [*re’uth ruah* (‘striving after wind’) — the

desire of his spirit] to be acclaimed an adept at halacha. Better is he who studies halacha and is conversant with them than he who studies legal decisions and hermeneutics (the rules of interpretation) and is not conversant with them but, 'It is the desire of the spirit' — namely it is his ambition to be acclaimed an adept at hermeneutics. Better is he who studies halacha and hermeneutics, and is conversant with them, than he who studies halacha and hermeneutics and Talmud ['Talmud' is used here apparently in the sense of 'dialectics.'], and is not conversant with them. 'It is the desire of the spirit:' namely it is his ambition to be acclaimed an adept at the Law (in the sense of being able to give practical decisions). Better is he who has ten gold pieces of his own, and engages in business and earns a livelihood with them, than he who goes and borrows on interest, (they say by way of an adage: 'He who borrows on interest loses that which is his, and also that which is not his'), which is but 'The desire of the spirit:' it is his ambition to be acclaimed a business man. Better is he who goes and works and gives charity of that which is his own, than he who goes and robs or takes by violence and gives charity of that belonging to others (they say by way of a proverb: 'She commits adultery for apples, and distributes them among the sick'), which is but 'The desire of the spirit' — it is his ambition to be acclaimed a charitable man. Better is he who has a kitchen garden and fertilizes it and hoes it and earns his livelihood out of it, than he who takes kitchen gardens from others on terms of half profits. [That is, who rents many such gardens and is not content with the one he owns, but has to surrender half the crops in rent.] (By way of a proverb they say: 'One who rents one garden eats birds, one who rents many gardens, the birds eat him'), which is but 'The desire of the spirit' — it is his ambition to be acclaimed a landowner.