

## Frugality | Kimmutz | קמּוּטְז

### Cheshbon Ha-Nefesh

“Be careful with your money. Do not spend even a penny needlessly.” (Rabbi Menachem Mendel Lefin of Satanov, *Cheshbon ha-Nefesh*)

The Hebrew word *kimmutz* comes from the word *kometz*, which designates a quantity that is picked up using the three middle fingers. So instead of scooping something up with the whole hand, we use only the middle three fingers thus restraining our urge to fill our hand with as much as we can hold. As Rabbi Stone argues, this is the essence of the *middah* of frugality, limiting ourselves to what is necessary.

From this perspective, the *middah* of frugality also represents the essence of *Mussar* discipline, in which we restrain and limit our self in order to create room for the other.

### Rabbi Ira F. Stone’s Shiur on Frugality | Kimmutz | קמּוּטְז

Perhaps no *middah* is as counter-cultural for us as *kimmutz*. In our affluent society the idea of frugality, not spending needlessly has become alien. Yet, when we begin to understand the depths of the soul which are plumbed by attentiveness to *kimmutz*, we will be astonished at its importance.

Our tradition does not glorify poverty. It sees an appropriate justification for work and for amassing wealth with regard to our physical needs. In fact, as we have learned, it is precisely the task of the *yetzer hara*, the reason we have it as part of our consciousness, to propel us to make a living and meet our material obligations to ourselves and our loved ones.

This is the arena in which the *yetzer hara* is most strong because it is most justified. Therefore, it is also in this arena that the *yetzer hara* can and does most easily “overflow” the bounds of legitimacy. Profligate or recklessly extravagant spending feeds and satisfies the *yetzer hara*. Over-feeding it and over-satisfying it, so to speak, comes most naturally. Spending money almost never “feels” bad. Regardless of what we have, the “charge” we get from spending always remains. As most of us are aware, in fact, this “charge” can and is often used by the *yetzer hara* to compensate for compromises it has to make in other areas of life. Hence the placement of this *middah* here: after all the work we have done to restrain and transform our *yetzer hara*, the urge to profligacy increases. It is very nearly the last recourse of the *yetzer hara*.

This is the reason we need to understand the “depths of the soul” that *kimmutz* plumbs. This *middah* is most relevant for one who has done much work to create and cultivate a soul. Working the *middah* of *kimmutz* is important for curbing the *yetzer hara*’s rebellion against one’s successful work in creating and cultivating a soul. Since we know that the soul is created and cultivated first by contraction of the self to provide a space to embrace another, and second by the transformation of the energy of the *yetzer hara* so that it derives its satisfaction (serves the self) precisely in serving another, we can imagine profligacy as the reversal of that energy so that the self first feels unreasonably needy and then fills that need through spending on needless acquisition of material goods.

*Kimmutz* then is a *middah* that requires significant cultivation of the deeper satisfaction we obtain through our service of another in order to offset the surface satisfaction of spending. This can only be accomplished through serious and strenuous *cheshbon*. We must learn to ask ourselves before each expenditure: Is this for a legitimate need of the self? Or might we refrain from this expenditure so that this spending doesn't occlude the other's presence within our consciousness?

This might or might not then lead to the further consideration: If we do not legitimately need to spend on ourselves, who might need us to spend on them? Thus, the *kibbush* involved in *kimmutz* naturally leads to the *tikkun kimmutz*, which is *tzedakah*, derived from our consideration of *zedek*: Loving the other as ourselves.

## P'sukim

Why spend your hard-earned money on something that will not satisfy? (Isaiah 55:2)

לָמָּה תִשְׁקֹל-כֶּסֶף בְּלוֹא-לֶחֶם, וַיִּגְיַעְכֶּם בְּלוֹא לֶשֶׁבַעָה.

There is desirable treasure and olive oil in the dwelling of the wise, but a foolish person devours all he has. (*Proverbs 20:21*)

אוֹצֵר, נְחָמֵד וְשִׁמְן--בְּנֵי חָכָם; וְכִסִּיל אָדָם יִבְלַעֲנוּ

... in the Mishna Pirkei Avot it says: "tithes [form] a fence to wealth, vows a fence to self-restraint" (Pirkei Avot 3:13).

We must inquire, if the Tanna's intention in this mishnah is to teach us the ways of God and how to behave and make fences to divine service, why is he giving us advice about how to enrich ourselves by saying: "tithes a fence to wealth"? The meaning is that the advice has to do with the existence of wealth, so it says that the tithes are a fence to the existence of wealth; for it seems that a person has to sanctify himself more when he is eating and drinking and using money than during Torah study or prayer, because in the latter, the yetzer hara is less dominant by virtue of those being holy endeavors, but in matters of material desire, where the yetzer hara is very present extra restraint is needed so that the desire won't gain the upper hand.

And also in matters of money one has to sanctify himself a lot so that his dealings will be for the sake of heaven - it's about this that the Tanna said "tithes a fence to wealth," meaning: that you have to sanctify yourself so much when dealing with money that the tithes won't be anything but a fence to wealth and wealth will be the mainstay of sanctification, even more so than the tithes themselves.

—From the *Noam Elimelech* by Rabbi Elimelech of Lizhansk

## In real life

Although her finances are always tight, Jen has gotten into the habit of going out for lunch every day when she is at work. She looks forward to the pleasure of the food eaten over chatting with other people from work who accompany her. The other day there was a campaign to raise tzedakah money for an important cause at her synagogue, but it was the end of the month and she didn't have any money left to give. She was upset and felt ashamed she couldn't give. She decided to look at ways to trim her expenses and buying lunch came up as a possible area for savings. Why not bring lunch from home, which would be much cheaper? As soon as she thought of this, she heard the objections: it's a drag to prepare lunch every day; it won't be as tasty as the one bought fresh in the store; she needs to get out of the office; and she loves chatting with her friends over lunch.

When she compares these with giving tzedakah, she recognizes them as needs of the yetzer hara. She can see that going out to lunch gives her a pleasure that she doesn't get from giving tzedakah. According to Mussar practice, this is an opportunity for kibbush. Yet she realizes that she doesn't have to give up on going out and hanging with her friends over lunch—she only has to give up BUYING the lunch in the store. So she sets out to bring lunch from home, eat it out with her friends and drop the cash she would have spent in the store into a new tzedakah box on her work desk.

## Cheshbon

There are two ways we can do our cheshbon around the middah of kimmutz: one is to observe our financial habits with the teachings of this middah in mind, as the passage from Rabbi Elimelech above suggests. The other is to observe our entire *Mussar* practice and ask: have we become too comfortable with where we are?

In your *cheshbon*/journaling practice, consider the following:

1. How did your work on *kimmutz* help you make space for another?
2. How did your encounter with *kimmutz* affect another?
3. How did your working to perfect *kimmutz* help you to recognize when a person is acting out of his or her own burden? Did you help bear it or add to it?
4. Think of a situation in which not being able to exercise *kimmutz* made you aware of the presence of your own *yetzer hara*. What did you learn about your *yetzer hara*?
5. Think of a situation in which being able to exercise *kimmutz* made you aware of the presence of your own *yetzer hatov*. What did you learn about your *yetzer hatov*?
6. What other *middot* came into play in your attempt to perfect the *middah* of *kimmutz*?

# Mussar Worksheet— Frugality | Kimmutz | קמוץ

Date:

This week's <i>middah</i> is:	Frugality   Kimmutz   קמוץ
This <i>middah</i> is about:	“Be careful with your money. Do not spend even a penny needlessly.” (Rabbi Menachem Mendel Lefin of Satanov, <i>Cheshbon ha-Nefesh</i> ).
My mussar phrase ( <i>pasuk</i> ) is:	_____
My <i>cheshbon</i> time is:	
My <i>chevruta</i> is:	
My mitzvah is:	

My account of this week's <i>mussar</i> work: (See <i>The 10 Steps of Mussar Practice</i> for a fuller explanation.)		
1.	I am committed to the study of Mussar for at least thirteen weeks.	Yes <input type="checkbox"/> No <input type="checkbox"/>
2.	On awakening every morning, I remember the <i>middah</i> on which I am currently working.	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.	I have set a specific time and place for daily Mussar work.	Yes <input type="checkbox"/> No <input type="checkbox"/>
4.	I use this checklist to keep track of my work on the week's <i>middah</i> .	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.	I have a mussar phrase (a <i>pasuk</i> ) that reminds me of my <i>middah</i> and repeat it to help me in cultivating that character trait.	Yes <input type="checkbox"/> No <input type="checkbox"/>
6.	I practice mussar <i>cheshbon</i> <b>daily</b> and keep a <i>cheshbon</i> journal.	Yes <input type="checkbox"/> No <input type="checkbox"/>
7.	I keep a “commonplace book.”	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.	I study Torah <b>daily</b> .	Yes <input type="checkbox"/> No <input type="checkbox"/>
9.	I engage in <i>chevruta</i> at least weekly.	Yes <input type="checkbox"/> No <input type="checkbox"/>
10.	I have added one <i>interruptive mitzvah</i> to my daily practice.	Yes <input type="checkbox"/> No <input type="checkbox"/>

The middot I worked on this week:					
<input type="checkbox"/>	<i>Seder</i> (orderliness)	סדר	<input type="checkbox"/>	<i>Emet</i> (truthfulness)	אמת
<input type="checkbox"/>	<i>Menuchat ha-nefesh</i> (equanimity)	מנוחת הנפש	<input type="checkbox"/>	<i>Kimutz</i> (frugality)	קמוץ
<input type="checkbox"/>	<i>Savlanut</i> (patience)	סבלנות	<input type="checkbox"/>	<i>Nichutah</i> (calmness)	ניחותא
<input type="checkbox"/>	<i>Nikiut</i> (cleanliness)	נקיזות	<input type="checkbox"/>	<i>Prishut</i> (separation)	פרישות
<input type="checkbox"/>	<i>Charizut</i> (decisiveness)	חריצות	<input type="checkbox"/>	<i>Histapkut</i> (temperance)	הסתפקות
<input type="checkbox"/>	<i>Zerizut</i> (diligence/zeal)	זריזות	<input type="checkbox"/>	<i>Metinut</i> (deliberation)	מתינות
<input type="checkbox"/>	<i>Anavah</i> (humility)	ענוה	<input type="checkbox"/>	<i>Tzniut</i> (modesty)	צניעות
<input type="checkbox"/>	<i>Shtika</i> (silence)	שתיקה	<input type="checkbox"/>	<i>Bitachon</i> (trust)	בטחון
<input type="checkbox"/>	<i>Tzedek</i> (righteousness)	צדק	<input type="checkbox"/>	<i>Nedivut</i> (generosity)	נדבות

## Original Mussar Worksheet—Frugality | Kimmutz | קְמוּץ

The middah I am working on is:	<b>Frugality</b>	<b><i>Kimmutz</i></b>	קְמוּץ
This middah is about:	“Be careful with your money. Do not spend even a penny needlessly.” (Rabbi Menachem Mendel Lefin of Satanov, <i>Cheshbon ha-Nefesh</i> ).		
My mussar phrase is:	_____		
My mussar moment is:			
My hevruta is:			
My mitzvah is:			

My account of this week's Mussar work:				
	Cheshbon/Journal	Torah	Mitzvah	Hevruta
Sunday				
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Saturday				

Middot I worked on this week:							
<input type="checkbox"/>	Equanimity	<i>Menuchat ha-nefesh</i>	מְנוּחַת הַנֶּפֶשׁ	<input type="checkbox"/>	Frugality	<i>Kimmutz</i>	קְמוּץ
<input type="checkbox"/>	Patience	<i>Savlanut</i>	סְבִלְנוּת	<input type="checkbox"/>	Diligence/Zeal	<i>Zerizut</i>	זְרִיזוּת
<input type="checkbox"/>	Order	<i>Seder</i>	סֵדֶר	<input type="checkbox"/>	Silence	<i>Shtikah</i>	שְׁתִּיקָה
<input type="checkbox"/>	Decisiveness	<i>Harizut</i>	הַרְיָצוּת	<input type="checkbox"/>	Calmness	<i>Nichutah</i>	נִיחוּתָא
<input type="checkbox"/>	Cleanliness	<i>Nekiyut</i>	נְקִיּוּת	<input type="checkbox"/>	Truth	<i>Emet</i>	אֱמֶת
<input type="checkbox"/>	Humility	<i>Anavah</i>	עֲנָוָה	<input type="checkbox"/>	Separation	<i>Prishut</i>	פְּרִישׁוּת
<input type="checkbox"/>	Righteousness	<i>Tzedek</i>	צְדָקָה				