

ARE FINANCIAL STRESSES KEEPING YOU UP AT NIGHT?

Review and Implement these 5 concepts to give yourself peace of mind:

1. **Put Your Trust In Hashem.** *Chazal* assure us that Hashem grants special protection, assistance and kindness to those who put their total trust in Him. That goes to the extent of granting any request of the person who is fully trusting that Hashem will not disappoint him in its' fulfillment. (*Tehillim*)
2. **Relying on your own skills or other people is risky;** Hashem turns us over into the hands of whom we rely. Always remember, that although we are the one's putting forth effort to make a living and our bosses are the one's signing our checks, without Hashem intimate involvement in our life, we would be hopeless; and **through Hashem's involvement, the promises of success are endless.** (*Chovos Halevavos: Shaar Habitachon*)
3. **Prayer.** *Chazal* tell us that Divine mercy is necessary to accumulate wealth. *Tefillah* always accomplishes and is never turned away. However, the *Tefillah* must emanate sincerely from the heart, not just lip service.
4. **Pure speech.** The *Chofetz Chaim* in *Shmiras Halashon* advises that more than *Segulos* for *Parnassah*, meticulous care not to speak *Lashon Hara* is much more effective and guarantees that a **person's financial success will increase through the "Segula" of pure speech.**
5. **Give Maaser and you'll be rich.** *Rav Chaim* of *Volozhin* said in the name of the *Vilna Gaon*: Anyone who guards the giving of *Maaser* is assured that he will not suffer any damage at all ... and if all of *Klal Yisrael* would give *Maaser*, then the *Pasuk* that says, "There will not be a poor person in your midst," will be fulfilled. **Chazal also tell us that we may even test Hashem on this, because it is an absolute promise of performance.**

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