

The Shul

at the Lubavitch Center

6701 Old Pimlico Road
Baltimore, MD 21209

www.chabadshul.org



August 28, 2021

Ki-Tavo

20 Elul, 5781

Overdraft Protection

The global economy is growing moderately, and that's a great deal better than news headlines imply.

Even in the best of times, many of us sometimes find ourselves with a "cash flow" problem: It's not that we don't have money, we just don't have it right now when we need it.

Or sometimes we miscalculate, thinking we have more in the bank account than we do.

In either case, we find out that we're overdrawn. And then the bank starts charging us and the deficit snowballs.

However, many banks offer what they call "overdraft protection." It comes in different forms, but one basic set-up is that when your account becomes overdrawn, there's an automatic transfer of funds from your savings account. Another version creates an instant loan. Either way, you have access to funds that protect you from being charged an overdraft fee. Overdraft protection also protects your credit.

We can look at our deeds - our thought, speech and action - as deposits or withdrawals, as an asset (a mitzva) or a liability (a transgression) in our spiritual bank account. This idea fits with the theme of Elul and Tishrei - a spiritual accounting in Elul, in preparation for the Divine audit in Tishrei.

Of course, Jewish teachings explain that "Even the simplest Jew is as full of good deeds as a pomegranate is of seeds." But still, there may be times when we are "spiritually overdrawn." For whatever reason, an accurate assessment shows that, on balance, we've got more spiritual liabilities than assets, and payment is due now.

Our Sages teach that mitzvot and transgressions are measured qualitatively as well as quantitatively. Thus, one small mitzva may outweigh tens or even hundreds of transgressions (and vice versa). It's possible that we might have a huge cache to our credit. But it's also possible that unknowingly, we may be "overdrawn": payment is due and our spiritual credit rating is suffering.

We can prevent this; we can set up a spiritual "overdraft protection," by conducting ourselves in accordance with G-d's kindnesses, that are "without limit or end." By acting with chesed - kindness and compassion, we "draw down upon ourselves the Supreme compassion" - an overdraft protection from the Source of unlimited, infinite Chesed.

How do we do this? How do we conduct ourselves with a kindness that knows no bounds? Through giving tzedeka - charity.

When we give tzedeka above and beyond the requisite amount (10%), when we give it just because and on a regular basis, we create an "overdraft protection."

This is why our Sages tell us that giving tzedeka brings redemption, both on a personal basis, during the High Holiday spiritual accounting, and also globally, that tzedeka brings the ultimate redemption of the world through Moshiach.

(from <http://www.lchaimweekly.org/>)

More on the Selichot Liturgy

Unlike a conventional service, Selichot does not include the Shema or the Amidah, but it does have some of the same characteristics of a typical service: it begins with Ashrei (Psalm 145) and half-kaddish, and ends with a full kaddish.

The introductory and concluding sections of the Selichot text are the same every day, consisting essentially of biblical passages and ancient prayers. The middle section varies; it contains selections of prayers (piyutim) for each day in a special order, with common supplications such as the repeated appeals to the Divine attributes of mercy. The middle section also has a special pizmon (hymn with refrain) for each day.

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The piyutim were composed in the Geonic period and shortly thereafter (between approximately the 9th and 12th centuries of the common era). Their authors include some of the greatest authorities of that time, such as Rav Saadiah Gaon, R. Gershom Meor Hagolah, R. Shlomo Yitzchaki (Rashi), and members of the group of Baalei Tosafot. Most of them inserted their names by way of acronyms or acrostics. Their compositions invariably use biblical phrases or paraphrases, and oftentimes references to, or paraphrases of, rabbinic teachings. Another common feature of the piyutim is their poetic structure, and most of them follow the order of the Hebrew alphabet. (This is also true of several prayers in the concluding section.)

The Midrash relates that King David was anguished when he prophetically foresaw the destruction of the Holy Temple and the cessation of the offering of the sacrifices. "How will the Jews atone for their sins?" he wondered.

G-d replied: "When suffering will befall the Jews because of their sins, they should gather before Me in complete unity. Together they shall confess their sins and recite the order of the Selichot, and I will answer their prayers."

The fourth Chabad Rebbe, Rabbi Shmuel of Lubavitch, once asked his illustrious father, the Tzemach Tzedek, why Chabad communities do not continue saying Selichot during the Ten Days of Repentance. "My son," he responded, "now is no longer the time for words. Now we must translate words into deed . . ."

(from www.chabad.org)



A Hearty Mazel Tov to:
Rabbi Shmuel and Rebbetzin Rochel Kaplan
 on the **marriage of their granddaughter**
Mushka
 to
Yosef New
 of Boca Raton, Florida.

Sponsorship is available for two flower displays on the Bima during Rosh Hashanah and Yom Kippur. Please consider sponsoring the flowers in honor or in memory of someone. Please email Allan Genut at agenut@gmail.com to make arrangements





Rabbi Kaplan is holding a weekly Thursday evening (after Ma'ariv) online shiur on the topic "Igeret HaTeshuva." This online shiur is open to anyone who would like to attend and can be joined at: <https://cutt.ly/join-shiur>. In addition to being online, this shiur will also be available "in person."

Yahrzeits This Week:			
Leslie Silverberg	23 Elul - Monday night / Tuesday	for father	Eugene Hettleman

DAVENING AND SHIURIM SCHEDULE	
<p>Friday 8/27 — 19 Elul Shacharit — 7:00 a.m. Minchah / Ma'ariv — 7:00 p.m.</p> <p>Shabbat, 8/28 — 20 Elul Shacharit — 9:00 a.m. Sof Z'man Kriat Shema — 9:47 a.m. Minchah — 7:15 p.m. Ma'ariv— 8:25 p.m. Selichot — 1:00 a.m.</p> <p>Sunday, 8/29— 21 Elul Shacharit — 8:00 a.m. Minchah / Ma'ariv — 7:20 p.m.</p> <p>Monday, 8/30 — 22 Elul Selichot & Shacharit — 6:20 a.m. Minchah / Ma'ariv — 7:20 p.m.</p>	<p>Tuesday, 8/31 — 23 Elul Selichot & Shacharit — 6:30 a.m. Minchah / Ma'ariv — 7:20 p.m.</p> <p>Wednesday, 9/1 — 24 Elul Selichot & Shacharit — 6:30 a.m. Minchah / Ma'ariv — 7:20 p.m.</p> <p>Thursday, 9/2 — 25 Elul Selichot & Shacharit — 6:20 a.m. Minchah / Ma'ariv — 7:20 p.m.</p> <p>Friday, 9/3 — 26 Elul Selichot & Shacharit — 6:30 a.m. Shabbat Candles — 7:14 p.m. Minchah / Ma'ariv — 7:00 p.m.</p>