

# TORAS REB KALMAN



## סיפורי צדיקים

*Captivating stories full of Yiras Shamayim taken from Shmuessin that  
Reb Kalman Krohn z'tl gave in Adelpia Yeshiva*

### *Last Chance*

Yossel was a wealthy talmid chacham who lived in Galicia. Although he was not a chassid, he had heard about the Baal Shem Tov, and one day, he suddenly found himself with a burning desire to meet with him. He instructed his driver to prepare the horses for a long journey, as they would be traveling to visit the Baal Shem Tov.

They traveled in a warm, covered coach with comfortable velvet seats and four strong horses. Though lengthy, the trip was comfortable, and they reached the Baal Shem Tov's city in less than a week. Eager to meet the famed tzaddik, Yossel headed immediately for his home soon after his arrival in the city.

Being a wealthy man, the gabbai ushered him into the rebbe's room right away. He was shown to a

chair across from the Baal Shem Tov and he sat down respectfully.

"How can I help you?" the Baal Shem Tov asked him. "I heard that you have traveled from far to see me. Are you in the need of salvation?"

"Baruch Hashem, no," Yossel replied. "Thanks to Hashem, I am not missing anything. I have an excellent parnasah, wonderful children, and time to sit and learn. I'm very happy with my lot."

"I'm glad to hear that," the rebbe responded. "Why, then, have you come?"

"To be honest, I just wanted to see the rebbe," Yossel admitted. "I've heard so much about the rebbe's holiness, and I wanted to merit a glimpse of his holy face."

"You came just to look at my face?" the Baal Shem Tov asked.

Yossel nodded. "Yes."

"Alright, then I would like to tell you a story, a true story," the Baal Shem Tov said. "But you must keep your eyes trained on mine until I finish the story."

"Okay," Yossel agreed. He looked into the Baal Shem Tov's eyes and the rebbe began.

"There were two wealthy men who were very close friends," the Baal Shem Tov began. "They did a lot of business together and succeeded in many joint investments. Their relationship was strong and secure and they prospered together.

"One of them had a son named Reuven and the other had a son named Shimon. Reuven and Shimon were very different from each other. Shimon was a true tzaddik, kindhearted and

giving. Reuven's middos were less to write home about. However, thanks to their fathers' friendship, they formed a close bond together.

"After they married and moved to different cities, Reuven and Shimon kept up their friendship through letters. Their fathers passed away and their own lives diverged, but they continued writing to each other. Both of them invested the inheritance left to them by their fathers and did very well financially.

"The years passed, and the number of letters exchanged between the two friends dwindled and eventually petered out completely. Soon, their friendship was an old, fond memory.

"One day, Reuven invested a tremendous amount of money into a risky business deal. The deal soured, and he was left not only penniless, but heavily indebted. His creditors repossessed his home and property, and he and his family were left homeless. They had fallen very far from their former luxurious ways.

"Broken and lost, Reuven decided to turn to his old friend Shimon for assistance. Now reduced to begging, he stood on a street corner and collected coins until he amassed enough to pay for the journey to Shimon's city. Throughout the long journey, he anticipated Shimon's reaction when he saw his old friend and heard his story, and hoped that he would be received positively.

"When he finally arrived, dusty and weary, he headed straight for his friend's palatial home and knocked on the door. A servant led him to Shimon's office and showed him to a comfortable chair. A moment later, Shimon himself entered the room. He nodded at Reuven and welcomed him warmly, but it was obvious that he did not recognize him.

"Shimon, it's me, your friend Reuven,' Reuven replied hoarsely as they shook hands.

"Shimon gasped in shock. Reuven's clothes were tattered, his beard unkempt, and his face thin and pale. 'What happened?' he asked quietly.

"Reuven began relating his tale of woe, beginning with the bad deal he had invested in and ending with the dreadful situation he and his family had suddenly been thrust into. Shimon listened, horrified, but did not interrupt, letting his friend pour out his heart.

"When Reuven fell silent, Shimon stood up. 'I'm sorry you've been through so much,' he whispered, drawing him into a hug. 'I promise to help you as best as I can.'

"He called for a servant to bring Reuven a fresh set of clothing and served him a meal fit for a king. Reuven, who had not eaten properly in many weeks, could not eat much, but for the first time in months, finally felt sated.

"I'll have someone show you to the guestroom,' Shimon told him when the meal was over. "I want you to get a good night's sleep, and tomorrow, we'll begin to work on your financial situation. Shacharis is at seven."

"Thank you,' Reuven said gratefully. 'Thank you so much.'

"The next morning, after breakfast, an unfamiliar man came by for a meeting. 'This is my accountant,' Shimon introduced. 'He's here to look at my books and figure out how much my assets are worth so that I can see how I can help you.'

"The accountant spent the better part of the morning bent over Shimon's ledgers. When he

was done accounting for all of Shimon's real estate, liquid assets, and business investments, he presented Shimon with the total, a sheer fortune.

"I'd like to divide that sum in half, please," Shimon told his accountant. "Separate my assets into two equal parts. I'll be signing over half of my wealth to my friend Reuven here."

The Baal Shem Tov paused for a moment. Sitting opposite him, Yossel breathed deeply, astounded by Shimon's generosity. Half of his wealth!

"Don't take your eyes off of me," the Baal Shem Tov reminded him, and continued the story. "Reuven gasped in astonishment. He had made the difficult journey to Shimon's home hoping his old friend would help him, but never had he imagined that Shimon would grant him half of his wealth! 'Half?' he repeated. 'What...why... I don't understand.'

"Shimon gave him a quick pat on the shoulder. 'This is a gift, not a loan,' he explained. 'We are friends going back many, many years now, and I'm grateful to be able to be here for you when you need it. You were a wealthy man, the son of a wealthy man, and poverty is not for you. In the name of our friendship, it is an honor for me to be able to help you.'

"It took time to sort through all the paperwork, but by that evening, Shimon finished signing over half of his assets to a disbelieving Reuven. His friend tried protesting that it was too much, that he would be more than satisfied with a tiny percentage of what Shimon was offering, but Shimon wouldn't hear of it.

"Reuven liquidated his share of Shimon's assets and set out on the journey back home in high spirits. He reinvested the money and netted a tremendous return. Once again, he was able to

purchase a lavish home for his family and returned to the lifestyle of a wealthy man.

"Just a few short years after signing over half of his assets to his old friend, Shimon's fortune began to turn. His stable investments began to rot, the market was bad, and he was taking in tremendous losses. Eventually, his entire fortune was wiped out and his family was reduced to poverty.

"Being gentle and soft-spoken, Shimon found it very difficult to ask for assistance. Each morning, he planned on sticking out his hand after Shacharis and collecting money just to buy food for his children, but each day anew, he found that he couldn't do it.

"One day, Shimon's wife brought up the idea of him visiting Reuven. 'You did him a tremendous chesed,' she reminded her husband. 'When he was down on his luck, you didn't just help him, you gave him half of what you owned. I'm sure that if he knew how we were faring, he would help us.'

"Though reluctant to ask anyone for money, Shimon agreed that this was his best option. He borrowed money for the trip and made the difficult journey to Reuven's hometown. He arrived, dusty and bedraggled, and inquired on the street to find out where Reuven lived.

"Following the directions he was given, Shimon found himself in front of a tall, imposing house. He knocked softly on the front door, and thankfully, someone heard him. 'You want the master of the house?' the servant asked. 'I'll call him.'

"Reuven appeared at the door, an annoyed expression on his face. He looked at Shimon with

an impatient expression. ‘You were looking for me?’

“‘Reuven, it’s me,’ Shimon said, struggling to hold in his tears. ‘It’s me, Shimon. Look what has befallen me since we last met.’

“‘Excuse me,’ Reuven said curtly. ‘I’m a very busy man; I don’t have much time to listen to sad, sorry stories. Cut to the point. You need money? You should know that all my money is tied up right now. I wish I could help you, but I just don’t have any cash. And now, if you’ll excuse me, I must tend to my business.’

“Shimon was left staring at the closed door, feeling humiliated and hurt. I gave him half my money, he thought to himself, dumbfounded. And he just shut the door on my face! For a moment, he considered knocking on the door again and reminding Reuven of what he had done for him just a few years earlier, but then he thought the better of it. If Reuven didn’t understand on his own that he was obligated to help his old friend, reminding him of Shimon’s own largesse would not make a difference.

“With a deep sigh, he made his way to the shul and sat down on a bench. He knew no one else in the city and had nowhere else to go. Putting his face down on the table, he began to cry. ‘Ribbono shel olam, see my pain. I don’t have the strength for this. I can’t believe he turned me away like that! Please, give me back my wealth!’

“He made his way back to his hometown, his back bent and his hair white, but Hashem had heard his tefillos. Within a few months, he was back on his feet financially again, and a few months later, he was wealthy once more. Whenever he thought of Reuven, Shimon couldn’t help but have hard feelings, yet he tried to work on himself to forgive and forget.

“The wheel of fortune continued to turn and soon Reuven lost his wealth a second time. This time, Reuven was far less certain that Shimon would come to his aid, considering how he had treated his old friend during his own time of need. However, the weeks were passing and his financial situation was growing more and more desperate.

“With no other choice, he decided to appeal to Shimon. His old friend had always been known for his good heart, and Reuven hoped that Shimon would find it within himself to overlook Reuven’s terrible treatment of him.

“Shimon answered the door on Reuven’s first knock, and before he even had a chance to say a word, Reuven fell at his feet. ‘I feel terrible,’ he said, his tone desperate. ‘I have no words to describe how deeply I regret the way I acted toward you when you came to me for help. Please forgive me! I should never have done what I did!’ ‘Shimon reached down and helped him stand up. ‘Don’t worry about it,’ he said pleasantly. ‘You must have been under a lot of pressure at the time. Come inside, come inside.’

“In an eerie flashback to his earlier financial troubles, Reuven remained in Shimon’s home for two days, during which he was treated like a royal guest. Once again, Shimon’s accountant came over to figure out his books and calculate his net worth, and then Shimon signed over half of his assets to Reuven.

“This time, however, he was slightly more cautious. ‘Last time, I gave you the money as a gift, with no strings attached,’ Shimon reminded him. ‘But we’ve seen the way money comes and money goes, and I want to be responsible in the event that my financial situation will change. I’ve written up this contract stipulating that I am

giving you this money on condition that you help me out should I be in difficult financial straits.’

“‘Of course,’ Reuven agreed immediately. ‘I am so grateful to you, and I pledge to come to your aid if, chas v’shalom, you suffer a monetary crisis. Where do I sign?’

“Once the document was signed, Reuven walked off with half of Shimon’s assets. Once again, he reinvested the money and was very successful. With the return of his wealth, however, came the return of his egotism. Wearing the rich man’s garb, it was very easy to forget how difficult it was to be a pauper.

“And then... Shimon lost his money for a second time. This time, he traveled to Reuven’s city armed with the contract that Reuven had signed promising to assist him during a financial crisis. By this time, Shimon was already a man of seventy, no youngster, and the stress was taking a toll on his health.

“Clutching the contract, Shimon gathered up his courage and knocked on Reuven’s door. A servant led him to Reuven’s study, where the wealthy man was smoking a pipe. ‘Please help me out,’ Shimon asked softly. ‘I’ve lost all of my money.’ He placed the contract on the table.

“Reuven stood up from his chair, his face red. Lifting the document, he tore it briskly into shreds. ‘Get out of here!’ he roared, slapping him across the cheek. He ordered a servant to escort Shimon out of his home.

“Shimon stood in the frigid cold, looking back at Reuven’s home. He shook his head, finding it impossible to understand how his old friend, whom he had saved twice, could have the audacity to treat him in this manner. With waning

strength, he trudged to the shul and settled on a hard bench for the night.

“Spending the night in the frigid shul did little for his wellbeing. He developed a deep, hacking cough and could barely summon the strength to move. Just a few days later, he passed away.

“At just around the same time as Shimon tragically passed on, Reuven suffered a fatal heart attack and his soul left him. Both neshamos ascended to shomayim at the same time.

“The ruling of the beis din was quick and unequivocal. Reuven was immediately judged for his cruelty. Not only did he refuse to help a poor and desperate man, but he had repaid the other man’s kindness with evil. His sentence was handed down: Gehinnom.

“Shimon was praised for his kindness during his judgement. Not only had he helped a poor man, he had given him a full fifty-percent of his wealth. In addition, he did the same thing again after the man he had helped so generously stabbed him in the back. His sentence was Gan Eden.

“Shimon, however, was so kindhearted that it was difficult for him to see Reuven being punished. ‘How can I sit in Gan Eden while my friend is suffering in Gehinnom?’ he asked the bais din. ‘I can’t go to Gan Eden knowing that my friend is suffering for his foolish behavior.’

“‘I’m sorry, but this is not olam hazeh, where mistakes can be corrected,’ the bais din replied. ‘Your friend has behaved in a cruel manner, and he deserves punishment. It cannot even be argued that his wealth blinded him and he forgot about his obligations toward you, since he had signed a contract promising to provide for you in the event that you lost your money. He had a chance to do

teshuvah, and he forfeited the chance. It's too late now.

“‘But I can't!’ Shimon cried. ‘I can't watch my friend burn for his sins while I enjoy peace and happiness! There must be a way.’

“The *bais din* conferred quietly and then came back with a ruling. ‘The only way Reuven can atone for his sins is if the opportunity to help Shimon repeats itself, and he seizes the chance to do so. For that, both *neshamos* need to agree to return to the world in a different *gilgul*. Reuven will be a wealthy man and Shimon will be a pauper. If Reuven grants Shimon a donation, then he will be able to atone for his sin. Do you agree to go down to *olam hazeh* again?’

“‘I agree!’ Reuven cried immediately; the relief evident in his voice. After all, he had nothing to lose and everything to gain.

“For Shimon, the prospects were riskier. He had already lived his life and merited *Gan Eden*. Who knew how many new *nisyonos* he would face in his new *gilgul*? Still, being the kindhearted soul that he was, he wanted to do it for his friend. ‘I agree,’ he said quietly.

“Both *neshamos* were sent back down to this world in a second *gilgul*. Shimon was born again to a poverty-stricken family living in a tiny, unheated cottage. He was raised in patched and repatched clothing, eating stale bread and old vegetables that his mother managed to procure cheaply. At a young age, he learned the art of begging, and this was his primary source of income for his entire life. He remained a pauper as he aged from child to teen to man, and even in his old age, stooped and bent over, he continued collecting coin by coin to pay for his basic needs.

“Reuven's soul was born into the home of a wealthy man. He grew up in luxury, just like his original *gilgul*, surrounded by a loving, happy family. As a young man, he ventured into his own business and did very well, multiplying his assets and ensuring a lifetime of wealth. The years passed pleasurably for Reuven, bringing him much blessing and success.

“Of course, neither the pauper nor the rich man remembered their former lives. They had no idea that they were Reuven and Shimon, formerly close friends. They did not recall the reason for their presence in this world: for Reuven to rectify his cruelty toward Shimon.”

The *Baal Shem Tov*'s eyes narrowed slightly, and Yossel gave a slight shiver. He didn't dare look away from the *rebbe*'s holy countenance. “And then came Reuven's test,” the *Baal Shem Tov* said slowly. “The rich man was sitting in his office when a bedraggled beggar suddenly entered the room. Apparently, a servant had let him in and directed him to his master's office. The pauper held out a thin hand. ‘Please, something to eat,’ he whispered hoarsely. ‘I am so hungry.’

“The man who bore Reuven's soul stood up angrily and delivered a ringing slap to the beggar's cheek. ‘How dare you enter without permission?!’ he yelled. ‘This is not a soup kitchen!’

“The beggar's eyes grew very round, and suddenly, he bent over, clutching his chest. ‘I don't feel so well,’ he mumbled and collapsed into a heap on the floor.

“The rich man looked on, a tad apprehensively. What was going on? A doctor was summoned and confirmed what the wealthy man already knew. The pauper had died. ‘Probably heart failure,’ the doctor murmured, and the rich man consoled

himself that he hadn't been at fault for the pauper's sudden demise. Little did he know that he had, once again, refused to help the man who had saved his life twice. Reuven had been given a chance to rectify his cruelty, and he had lost the chance."

The Baal Shem Tov finished speaking, his eyes still locked with Yossel's.

Yossel's faced drained of all color. "The beggar," he whispered, horrified. "I can't believe it. Shortly before I left my hometown to travel here, a beggar suddenly appeared in my office. I was in a bad mood and did not treat him the way I should have. And then he collapsed and died of heart failure." A lone tear trickled down his face, and then a torrent of tears gushed forth. "Rebbe! What will be?!"

"I'm sorry," the Baal Shem Tov replied. "You weren't aware of it, but this was specifically the moment that you were sent down to this world for. You were given an opportunity to atone for your behavior, and you lost the chance."

Yossel fell on the floor at the rebbe's feet. "Rebbe, what will be with me?" he croaked, white-faced. "Is all lost? I didn't know. I didn't realize! I want another chance!"

The Baal Shem Tov looked down at him sadly. "Gilgul is a merit," he explained. "Not everyone merits a chance to rectify past sins. You squandered your chance, and there's just nothing more to be done."

"No, rebbe, there must be a way!" Yossel pleaded. "What will be with me?"

The rebbe stroked his beard. "Unfortunately, you really did miss your last chance," he told the weeping man. "However, perhaps if you

undertake to support Shimon's family, you will be able to atone somewhat for refusing to help him directly. Liquidate all your assets and use it to make each of his children into a rich man. Support Shimon's widow until your dying day. Perhaps you'll merit some sort of atonement through these actions."

We are all gilgulim of people who lived in previous generations. We are all here to rectify specific aveiros. When opportunity comes knocking, it's impossible to know if this is the reason why we are here on this world. When someone asks us for a favor or for assistance, we should treat the opportunity as though it is the one that we were sent back to this world to do. Is it worth finding out later that we had lost our last chance?

*Have a Wonderful Shabbos!*

This story is taken from tape # A155

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