

HOW'S YOUR CREDIT?

by Rabbi Raymond Beyda

The interested buyer sat opposite the eager salesman in the car showroom. The model had been chosen and the color and options selected. Now it was time to establish the final price and the terms of payment. Both parties were eager to close the deal. The salesman then asked the crucial question, "How's your credit picture?" The common business term, "credit picture", is an accurate, complete representation of a person's reliability in meeting one's obligations. A person is the artist who paints his or her own credit picture. The portrait may be beautiful or ugly depending on how one dealt with previous commitments.

In personal relationships credit is also an important factor -except one might call it credibility or trust rather than credit. When you want some one else to trust you -- you are in effect asking them to believe in something that no one can see -your reliability. You can communicate trust and emotionally bond with another person. You are really asking the other person to act on a feeling that can't be proven logically or scientifically.

The same way that your credit with a lending institution builds with each transaction in which you the lender perform as promised so too a person commands the trust of another increasingly as action demonstrates reliability.

Today when it becomes difficult to do what you said you were going to do -stop. Put in that extra effort to deliver as promised. Tell the truth, deliver on a regular basis and be consistent in your relationships with others. It only takes a minute to give that extra push but it will make an invisible bond appear as a beautiful portrait of none other than your self.

DID YOU KNOW THAT

When one says a blessing before doing a misvah one must say it -- ober l'aseeyatan-immediately preceding misvah performance. The Poskim say that when one is about to put on tefillin and they are on the table in front of him -he should not say the blessing. So long as the tefillin are not yet on the arm and ready to be tightened it is too much before the time of misvah performance to say the blessing. The right timer to say the blessing is when the tefillin are loose around the muscle and about to be tightened. One then says the blessing and immediately tightens the straps, which is the essential part of misvah performance. [Shulhan Arukh siman 25:8]

Text Copyright © 2003 Rabbi Raymond Beyda and **Torah.org**.