

Translation

He used to say: Everything is given with a pledge, and a snare is spread for all the living. The store is open, the shopkeeper extends credit, the ledger is open, the hand writes, and all who wish to borrow may come and borrow. The agents constantly make their rounds, every day, and they collect from the person whether he realizes it or not. They have what to rely upon, the judgment is a truthful judgment, and everything is prepared for the feast.

Maimonides

The shopkeeper extends credit [means] he who will prolong the collection of his debt and will not request it forthwith. This parable is clear and its intent is understood. His statement: *and whoever desires to borrow let him come and borrow*, buttresses the preceding subject, [namely,] that there is no predetermination there (i.e., before the Lord); rather, through man's choosing he will do what he may wish to do. His statement, *The agents constantly make their rounds*, is a parable concerning death and the rest of the punishments which come upon man. *And everything is prepared for the feast*, that is to say, the ultimate of the intent of all this is the life of The World To Come.

Rav Chaim of Volozhin

(As Read by Chanoch Levi in "Ruach Chaim")
All who wish may come and borrow. If someone wants to commit a sin but is unable to do so because of a lack of funds, Heaven will provide the money for

him. He is allowed to borrow. They collect from the person whether he realizes it or not. A wise man will realize that his suffering comes from his sins and that the punishment is measure for measure. A fool will not understand why he is suffering or for which sin he is receiving a particular punishment. Everything is prepared for the feast. Eventually, everything will be rectified.

Rabbi Pinchas Kehati

The store is open – for man to acquire all that his heart desires; and he can freely enjoy the world and its pleasures; **the storekeeper extends credit** – God grants credit to everyone without demanding immediate payment, as we learned in the previous Mishnah, *that the world is judged with goodness*, God being long-suffering even towards the wicked, and governing the world by the standard of mercy, but **the ledger is open and the hand writes** – although He extends credit and is patient, everything is entered in a chronicle to ensure that the debt is collected in due time without remission; **all who wish to borrow may come and borrow** – as we learned in the previous Mishnah, *that free choice is granted*, and man is master of his actions.

הוא הָיָה אוֹמֵר: הַכֹּל נָתוּן
בְּעֶרְבוֹן, וּמִצּוּדָה פְּרוּסָה עַל
כָּל הַחַיִּים. הַחֲנוּת פְּתוּחָה,
וְהַחֲנוּנֵי מִקִּיף, וְהַפְּנִקֵּס פְּתוּחִי,
וְהַיָּד כּוֹתֶבֶת, וְכָל הָרוֹצֶה
לְלוֹוֹת יָבוֹא וְיִלְוֶה, וְהַגְּבָאִים
מִחֲזִירִים תְּדִיר בְּכָל יוֹם,
וְנִפְרָעִין מִן הָאָדָם מִדַּעְתּוֹ
וְשֵׁלָא מִדַּעְתּוֹ, וַיֵּשׁ לָהֶם עַל
מָה שִׁסְמוּכוֹ, וְהִדִּין דִּין אֲמַת,
וְהַכֹּל מִתְקַן לְסַעוּדָה:

But the collectors make their continual rounds each day – as the storekeeper's agents, they call from time to time to exact payment; this is an allusion to the ills and misfortunes which afflict man, **and collect their dues from man with his consent** – sometimes a man may remember his offence and accept his chastisement, as David said (Ps 119:75): "I know, O Lord, that Your judgements are righteous, and that in faithfulness You have afflicted me," **or without it** – occasionally man forgets his misconduct and repudiates the Divine judgement as the arbitrary punishment of an innocent person; **for they solid ground on which to depend** – however, the agents of the heavenly court may be trusted, since everything is entered in the files.