

The Chelm Banking Problem

by Philip *Fishl* Kutner

Jews have always been travelers. Even Jews were among the traders on the caravans to bring spices from the Far East. Jews had to be peddlers with pushcarts and horse and wagon. Jews were forced into specific trades to eke out a living, for they often were not permitted to live, or visit certain areas or even restricted from some occupations.

No person or area is an island unto itself. Everyday discoveries are made. Sooner or later it had to happen. Word reached metropolitan Lublin and Warsaw that there was, in the hinterland on the banks of the Uherka River (a tributary of the Bug River) a shtetl of simple folks—fools. The women would buy all kinds of shiny trinkets, and the men would pay any price to please their wives. It was ripe for picking.

In Warsaw there was a young man Lamed Leybush Luftmentsh (everyone called him Leybush) who had a great scheme. When he heard about the distant Chelm, he concocted a plan to form a bank and have all of the Chelmers deposit their money in the bank and he instantly would become rich.

His first problem was that he had no money to start his bank. His plan was to sell shares in the bank that he would call The First Shtetl Bank of Chelm. That sounded impressive and he was able to convince friends and family that this time he had a good idea.

Another problem was that his wife, Sheyne, wanted to stay in Warsaw until all their sons had training for their bar mitzvahs. When the couple was first married, she lived up to her name, but after years of childbearing and childrearing, most of the bloom was lost from the blossom.

Leybush became a father every two years. Even though his wife was already just past forty, she was still bringing sons into the world. In fact at the time this story takes place, she was shortly ready to give birth again.

Whenever he brought up the subject that maybe Sheyne should stop having children, the reply was, "He willed it, and who were they to question Him."

It occurred to Leybush that if he would go to Chelm for three years, He would look with favor at Sheyne, and they would not have another mouth to

feed. When this matter was brought to Sheyne, she agreed, but where would the money come to feed all the sons

Leybush convinced her that it was like going to America—that in Chelm, the Chelmer pockets were filled with gold. And so the next morning Leybush took his small satchel of clothes and a few hard-boiled eggs for lunch and set out for Lublin and then to Chelm.

We need not tell now all of the adventures and misfortunes that befell Leybush on his journey, but by the time he arrived in Chelm, his satchel and most of his clothes had long since been lost or stolen. However, he managed to send a letter home every week about his experiences—the travels and the tribulations he encountered.

As soon as Leybush, The Warsaw Stranger, arrived in town, he aroused much interest by his stories of how he would make everyone rich by opening a bank.

When the matter was brought to the Chelmer Rabbi, he said, "It is not a matter for me, but for the Shtetl Council."

So the Shtetl Council convened a special meeting, and Leybush was asked to present his proposal to make everyone prosperous. Leybush's convincing reasoning was that, "All big towns have a bank and all banks have money. So if Chelm had a bank, and all the Chelmers put their money in the bank, Chelm and all the Chelmers would be rich."

It was not long before all of the money in Chelm was deposited with Leybush, and there was much rejoicing.

Leybush told them that the way a bank gets even more money is to invest it. So off he went to Warsaw to earn interest upon interest.

However, sadly he never reached Warsaw, for robbers stopped the wagon and stole all of the Chelmers' money.

To this day Sheyne is still waiting for Leybush to return. His sons have all had their Bar Mitzvahs, been married and have sons of their own, but Sheyne still is waiting for Leybush to return.

Meanwhile the Chelmers keep writing to Sheyne asking when Leybush will return with their money.

