



Attitude Towards Money

Money belongs to Hashem as it says Li Hakesef V'li Hazohav; the silver and gold are Hashem's (Chagai 2:8), as well as Ki Mimcha Hakol; everything is from You (Divrei Hayamim I, 29:14). This can be compared to one driving an armoured truck transporting money. No one would think the driver of the truck is wealthy since the money isn't his. It is just under his authority temporarily. Likewise, this is how we should view the money we possess.

Hashem is the One Who makes one wealthy or poor as it states Hashem Morish U'Maashir; Hashem impoverishes and makes rich (Shmuel I, 2:7). One may mistakenly think that it was his idea of how to amass wealth by acquiring some real estate or the like. We must internalize that Hashem is the One Who gives the ideas as Targum Onkolos (Devorim 8:18) writes Hu Yahaiv...; Hashem is the One Who gives advice to buy property! Just because one is smart, it doesn't mean he will become wealthy as we are taught Lo Lachachamim Lechem...; bread doesn't come to the wise or riches to the intelligent (Koheles 9:11).

During the Holocaust, an elderly Jew told R' Chaim Kreiswirth, "tomorrow I am going to the gas chambers. Here is my account number to the money I have in a Swiss bank. If you survive the war, seek out my children and tell them the account number so that they will inherit it." Although R' Kreiswirth survived, he was unable to track anyone down. Fast forward 20 years later when R' Kreiswirth was in a Beis Midrash in Yerusholayim speaking with a poor person. During the conversation, he suddenly discovered that this is the son of the elderly man who perished in the Holocaust. He then gave the account number to the man telling him to travel to Switzerland to get possession of the money. Being that he was so destitute, he borrowed money for the flight. When he was speaking with the teller, he was informed that there was \$30 million in the account! He then went from rags to riches, an impoverished person to a millionaire!

Some people neglect their family in their pursuit of money. It has been said, "The best way to make your spouse and children feel secure is not with big deposits in bank accounts, but with little deposits of thoughtfulness and affection in the 'love account.'" Others are negligent with their health in their quest for wealth. Someone once commented, "People lose their health trying to store up money and then they lose the money trying to restore

their health."

A wise man once remarked, "Money can buy you a house but not a home. It can buy you a companion but not a friend. It can buy you a bed, but not a good night's sleep." We must have the proper priorities.

What does Hashem want us to do with the money in our possession? The Pasuk Li Hakesef V'li Hazohav can be interpreted as to give the money to Me, Hashem. That is, through Tzedaka and the like.

When one gives his money to the poor, Hashem gives him wealth and as in Aser Bishvil Shetisasher; give Maaser so that you become wealthy (Taanis 9a). This idea is hinted to in the following: if we take the letters prior to those that comprise the word Kesef; money, we get the word Uni; pauper. That is, Yud comes before Chof, Nun before Samech and Ayin before Pei. This alludes to that when one gives money to the poor, Hashem will give him wealth.

To what can this be compared? If one is appointed to guard a vault containing money and does a good job, he may get promoted to watch over a treasury containing even more money. Likewise, if one gives Maaser, Hashem gives him more money. If your wealth increases, increase the amount of Tzedaka you give. This is hinted to in Es Heuni Imach; to the poor person who is with you (Shemos 22:24), as you should give to the poor in accordance with what you have (in the name of R' Shmelke of Nikolsburg).

In the 1970s, a boy from Eretz Yisroel married his cousin from California. Because he married the daughter of a Rav (his uncle), he received a nice sum of money- 10,000\$- at his wedding. Although a family relative who was also a Rav told him he is exempt from Maaser, the Chosson nevertheless decided to ask R' Eliyashiv. His answer: give Maaser. It is a great way to begin your marriage. Following this, he gave 1,000\$ to Maaser. Now listen to what ensued! There was a brother-in-law of a person from California living in Switzerland who once ate a meal by this Chosson's in-laws. This person gave a 1,000\$ cheque on the day the Chosson designated the 1,000\$ for Maaser (In those days, an 18\$ cheque was normal for a wedding gift. One who was very wealthy gave 100\$ cheque.)! Never again did the Chosson hear from this person from Switzerland although he sent him letters for Chanuka and Yomim Tovim. Hashem pays back in kind!

A Rebbe (in the 1970s) who taught in a Yeshiva

decided to give his 250\$ paycheque to a moving Tzedaka cause. That week a stingy wealthy Brazilian asked him to ask a Halachic question to R' Moshe Feinstein in which he complied. All he did was make a call to R' Moshe. Within the week, he received a 250\$ cheque from this Brazilian! Many months later, this Rebbe took a train with this Brazilian to R' Moshe. This took much longer than the previous episode- a half a day. How much did the wealthy man give for this? 50\$! So, you surely don't lose the money you give to Tzedaka. Indeed, it states one doesn't become poor from Tzedaka nor does anything harmful come from it (Yoreh Deah 247:2).

The Midrash (Vayikro Rabba, end of 34:8) says that the poor person does more for the Baal Habayis than the Baal Habayis does for the poor person. One explanation given is based on the Chazal that the sustenance of a person is fixed from Rosh Hashana (Beitzta 16a). If one is set to lose for example 50\$, a poor person can bring him merit. This is because he will lose the 50\$ regardless- whether it is lost in business or he gives it to the poor. However, if he gives it to the poor, he gets an eternal Mitzva with all its benefits (Tzedaka saves one from death [Mishlei 10:2, 11:4], etc.). In summary, the decree of the loss of money he will lose can be fulfilled through a Mitzva-through Tzedaka! One surely would prefer this than losing the money without benefit.

Hashem has many ways for an Uni to get money. Therefore, the one who benefits from the money the Uni receives is the giver.

We may see people collecting for money and think 'not again' or 'get a job' (The Rambam-Hilchos Matnas Aniyim 10:7- writes the greatest Tzedaka is making one independent from others. Similarly, there is an expression, "Give me a fish and I can eat for a day. TEACH me to fish and I can eat for a lifetime."). R' Yitzchok Zelig of Sokolov explains Dai Machsoro (Devorim 15:8) in the following way: it is enough (Dai) that the poor person needs to lower himself and say he is lacking (Machsoro). The Halacha states that we should give Tzedaka with a pleasant facial expression, with happiness and feel the Uni's pain as well as speaking comforting words with him (Yoreh Deah 249:3). What should our attitude be when thoughts of 'he is a fraud' conjure up? The Sanzer Rebbe once told a wealthy person the difference between me and you is that I give Tzedaka to 1,000 people just in case one is authentic whereas you won't give to 1,000 people just in case one is a fraud!

Rabbi Yehoshua Alt

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