



פרשת תרומה

WITH

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BASED ON HIS BOOKS, TAPES & WRITINGS OF TALMIDIM

Wealth and Property

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Part I. Using Wealth

A Nation Becomes Wealthy

Everyone remembers that the Bnei Yisroel were loaded down with tremendous wealth when they left Mitzrayim. וַיִּשְׂאֲלוּ מִמִּצְרַיִם כֶּלִי כֶסֶף וְכֶלִי זָהָב וְשִׁמְלֹת. – *And they took from the Mitzrim gold and silver and clothing (Shemos 12:35).* Everybody became wealthy then; וַיִּנְצְלוּ אֶת מִצְרַיִם – *they took so much that it was as if they emptied out Mitzrayim (ibid., 36).*

What was the purpose of all this wealth? Now, I imagine that the Bnei Yisroel thought they'd be bringing it with them into Eretz Canaan. That was the original plan after all, to go straight into the land that was promised to them. And they'd have to build up the land; they'd have to build homes and villages and cities. They'd have to seed fields and plant orchards.

You know, it takes a lot of wealth to build a country. Even if you're not going to be like the silly pseudo-liberals who pour millions of dollars into the never-ending trash bin of welfare, it still requires

big money to move an entire nation into a country. And so it would be of great help to go into Eretz Canaan with a lot of money.

Change of Plans

But what happened? In this week's *sedrah* we see that the first thing they did with their recently acquired wealth was not using it for their own purposes, for their own homes; it was to build a Mishkan for Hashem.

A command was given: וַעֲשׂוּ לִי מִקְדָּשׁ וְשִׁכְנֹתַי בְּתוֹכְכֶם – *You should make for Me a Mikdash and I will dwell there among you (Shemos 25:8).* And immediately the Bnei Yisroel responded to the call and they began to bring their wealth to build a Mishkan for Hashem. זָהָב וְכֶסֶף וְנְחֹשֶׁת וְתַבְלַת וְאַרְגָּמָן וְתוֹלַעַת שָׁנִי וְשֵׁשׁ – *Gold and silver and copper, wool dyed of various colors, and goats' hair (ibid. 4-5).* They brought expensive wood and oils and spices. Gems too; beautiful, expensive stones (ibid. 6-7). And it was *מֵאֵת כָּל אִישׁ*, *from everyone.* The entire nation took part in using their wealth for building the Mishkan.

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Now it could be that forty years later some of that wealth was brought into Eretz Canaan too; I imagine they used it for building homes or for other purposes in Eretz Canaan. But in this week's *sedrah* we see that our forefathers understood what wealth is actually intended for, what its purpose really is.

It's Not Personal

The entire nation, **בְּאִישׁ אֶחָד בְּלֵב אֶחָד**, rose to the occasion and emptied out their tents. The nation brought to Moshe Rabbeinu their *terumah*, their donations, for the Mishkan because that generation, the *Dor Deiah*, understood – more than any other generation – that the purpose of wealth, of property, of anything acquired in this world is for *avodas Hashem*.

Not like people think, that its primary purpose is for our own enjoyment, our fun, only that we're willing also to make a donation to the cause of *avodas Hashem*; we'll share it with Him. No, that's entirely an upside down way of looking at it. By means of emptying out their tents and bringing their newly acquired wealth for the Mishkan they put into practice this ideal that the primary purpose, the only purpose, of the gifts that Hashem gives you in this world is the service of Hashem.

Reviewing the Lesson

And it's such an important lesson that they studied it for forty years. The Mishkan, after all, was in the middle of the camp where they could all see it always and so they were constantly reminded of that teaching. And parents would tell their children, "You see the House of Hashem over there, the place where we serve Hashem? That's where all the wealth that we took out of Mitzrayim went.

"It took a lot of our treasures to build that Home for Hashem, the place of His service. And inside are beautiful expensive *keilim* made of gold and copper and silver; and *bigdei kehuna*, expensive garments. That's where our money went," they said, "to the place dedicated to the service of Hashem. Children, remember that! Whatever you have in this world, is for a purpose, for serving Hashem."

Reward or Not?

That's an important principle that the Rambam teaches us in his *Hilchos Teshuvah*. The Rambam there asks a big *kashe*. We know from the Gemara that **שְׂכָר מִצְוָה בְּהָאֵי עֵלְמָא לִיבָא** – *there's no reward for a mitzvah in this world*.

And yet, says the Rambam, it's remarkable that wherever you look in the Torah it's telling you about reward in this world. And a lot of it! You say it every day: **וְהָיָה אִם שָׁמַעַתְּ מִצְוֹתַי** – *if you will listen carefully to my mitzvos*, then I'm going to give you good things in this world. **וְנָתַתִּי מָטָר אֲרֻצְכֶם בְּעֵתוֹ יוֹרֵה וּמְלֻקוֹשׁ** – *I will give you the rains at the best times for the fields and orchards; the early rains and the late rains* (Devarim 11:13-14).

And Hashem tells you there concrete things. **וְאָסַפְתָּ דִגְנֶךָ** – *And you'll gather your grain*. Grain means your wheat and your barely and your oats and your spelt and your rye. **וְתִירֶשֶׁךָ** – *and your wine*, **וְיִצְהָרֶךָ** – *and your oil* (*ibid.*). It means if you do My mitzvos you're going to enjoy Olam Hazei.

It doesn't say you're going to get Olam Haba, some next-worldly reward. It doesn't even say that you'll have bigger yeshivas, bigger *gedolei hador*, *tzaddikim* to guide you. It tells you you're going to have wealth; plain and simple – wealth, money, greenbacks. That's what it says openly. And it's the same thing wherever you'll look in the Torah; everywhere you'll find that such rewards are promised.

So isn't that an open contradiction to the statement in the Gemara that **שְׂכָר מִצְוָה בְּהָאֵי עֵלְמָא לִיבָא** – *there's no reward in this world for a mitzvah*? That's the question the Rambam asks in *Hilchos Teshuva*.

A Different Type of Reward

And he answers as follows: It's not a reward, he says. Reward is a different story. **אֵין אַתָּה יוֹדֵעַ מִתֵּן שְׂכָרְךָ** – *As long as we're in this world we'll never know the reward of mitzvos* (Pirkei Avos 2:1). We can't have any idea what it's going to look like because the payment for a mitzvah is so big that there's no space

to fit it into this world. That's a rule. שְׂכָר מִצְוָה בְּהָאֵי עֵלְמָא לֵיכָא – You can't be paid in this world! (Kiddushin 39b). A mitzvah is so big that this world is too small to pay for it.

And so what is all this *Olam Hazehdige* reward? The answer, the Rambam says, is that it's a different type of reward; you're being rewarded with the wherewithal, the ability to serve Hakadosh Baruch Hu even more. וְנִתְּתִי מִטָּר אֲרֻצְכֶם is talking only about one thing and that's the opportunity to do more in the service of Hashem.

It means that the *dagan* and *tiros* and *yitzhar* and whatever other *parnassah* you get in this world, whatever you have in your bank account or under your mattress, has nothing to do with payment for your *mitzvos*. It's intended to facilitate your *avodas Hashem*; to enable you to continue what you're doing and even to do it more, to accomplish more and better. That's the purpose of all the rewards in the Torah, the Rambam says.

And that's what our forefathers were thinking as they brought their gold and silver and everything else to Moshe Rabbeinu; that when you receive any type of wealth, you're expected to know what it's for. If you'll do more *mitzvos* as a result, if you'll serve Hakadosh Baruch Hu better as a result, very good. Anything else means you misunderstand what it's for.

Watercooler Conversation

It's like when you're employed in an office or a factory and your boss is pleased with your performance; he sees that you're doing good work and turning out products. So he installs a cooler in the office that gives cold water to drink; you shouldn't have to go out around the hall to look for it.

Then when he sees that you're using the water for good things – whenever you get tired you re-energize yourself with a cold drink and you get back to work – so he installs a machine that dispenses coffee too. It'll give more boost to your work, the extra caffeine. Another machine he puts

in that gives you other things to eat so you shouldn't have to spend any time out of the office. He puts in air-conditioning and machines to clean the air and so you work at top performance; everything to facilitate the employee's performance.

The Reward of Opportunities

Hakadosh Baruch Hu is our Boss. And when He sees you're a good employee, that you know how to produce, He says, "I'm looking for a man like that," and He'll give you a push to help you along, to facilitate and increase your productivity. And that's what it means שְׂכָר מִצְוָה מִצְוָה – the payment for a mitzvah is the opportunity to do more mitzvos (Pirkei Avos 4:2).

The *posuk* says רִדְף צְדָקָה וְחֶסֶד – if a man pursues charity and kindness to other people, יִמְצָא חַיִּים צְדָקָה, וְכָבוֹד – he's going to find life and charity and honor (Mishlei 21:21). What does that mean? A man who likes to give money for good Torah causes, he likes to support *yeshivos*, so Hakadosh Baruch Hu is going to encourage him. First of all, He'll give him life. Instead of seventy years of giving charity, He'll give him eighty years and ninety years. It means opportunities! Like a worker who works overtime for his boss. He produces more.

And *tzedakah*; he'll get more and more opportunities. Hakadosh Baruch Hu sends him more money and more opportunities and he'll give more and more.

And *kavod*! He'll get more honor too. Because he's a charitable man, Hakadosh Baruch Hu gives him a certain influence; he goes around asking people to donate and everybody respects him and they give.

Reward, Yes; Payment, No

So this man, he went out of his way to give *tzedakah* and all of a sudden the *yeshiva* calls him up to be involved in their dinner. He'll get some honor there. And he'll make some more money too – he'll find out that his stocks are worth more. And life! He'll be healthier; he'll live longer too.

But is this a payment? No. It's encouragement. That's the purpose of everything Hakadosh Baruch Hu gives you. The purpose of grains and wine and oil and the apartment you live in and the paycheck you bring home from your work – the purpose of all the things you take from this world – is the service of Hashem and *kavod Shomayim*.

And when it's used for what Hakadosh Baruch Hu intended, then it's not a reward. It doesn't come off your Olam Haba. It's like the worker in the office who's drinking cold water from the fountain his boss gave him and he's thinking, "Maybe this will come off my check at the end of the week when I go home."

No Deductions Allowed

He doesn't realize that the boss is doing these things so that he shouldn't have to stop work. If he wants a drink, right here is the drink. And when it's comfortable, you can produce more. Even a bathroom is installed in the same room so he shouldn't waste a minute. And at the end of the week, when he leaves the factory on Friday afternoon, he gets his full check; nothing is deducted. It's certainly not less than anyone else, and that's in addition to the conveniences he enjoyed all week long. Probably he'll get a bonus too for everything he accomplished for his boss.

That is what we are learning here; that as much as possible whatever you have in this world is intended to help you prepare for the Next World. It's for building up yourself – you're a *mishkan* too – by means of *avodas Hashem*, and that's all. And the more you use what He gave you for its purpose, the more you're fulfilling that ideal that our nation learned when they used their wealth to build the Mishkan in the wilderness.

Part II. Misusing Wealth

The Vital Caveat

Now, we have to clarify an important point here, a caveat. You know what a caveat is? It means a qualification, an exception. Because suppose those

workers in that office see that the boss put in so many good things and so they say like this: "The boss doesn't mind if we drink cold water or hot coffee all day. He wants us to eat sandwiches from the machine. We can sit back, put our feet up on the desks and eat and eat."

They'll even add on to what he does. He's giving them a water cooler in the office so they pitch in and they buy an inflatable pool, they fill with water from the water cooler and they go swimming in the office. They put on bathing suits and they spend time bathing. And they bring in, let's say, a library of books to read, a whole locker of magazines.

The Boss Means Business

So the boss comes in one day and he sees his employees eating sandwiches and reading magazines with their feet up on the desks. "What's this?" he says.

"You're a good boss," they say. "You're giving us such good times!"

"Oh no!" Hashem says, "I'm not doing it for that. You're taking the things that I'm giving you to facilitate your *avodas Hashem* and you're misusing it; you're making it into a reward for itself. Yes, I want you to have דָּגָן תִּירוֹשׁ וְיִצְהָר – *grains and wine and oil* and all good things. But הִשְׁמָרוּ לָכֶם – *be on guard*, פֶּן יִפְתָּה לְבַבְכֶם – *your heart shouldn't become silly because of the good things I'm giving you*. It's only for production! But once you're going to use these things as an end in itself, then וְהָרָה אַף ה' בְּכֶם – *I won't be happy with that at all* (Devarim 11:16-17)

And so, if you get a paycheck and you're using it for *avodas Hashem*, very good. If you have money in the bank and you're using it to build a Mishkan in your home, excellent! Maybe you're helping others build their own Mishkan. Very good! That's called production! Why should the Boss deduct anything from your paycheck in the Next World?

A Home For Torah

If you fill your home with *seforim*, many *seforim*, big *seforim*, that's also good. It means that you're

using your house for *avodas Hashem*. It's a good idea by the way. A Shas is the most beautiful ornament for the Jewish home. If your money is used to buy a beautifully bound Shas, printed on nice, strong paper, and it sits proudly on your shelves, excellent! When visitors come in, you show it off to them, and when they say, "What are these big volumes?" you can tell them that the Shas is the pride and joy of your home. Like in the Mishkan, the Torah, the *luchos*, was in the center, in the Holy of Holies, in my house the Shas is what's most important.

I was once in a man's house, and he took me into a special room where he had his coin collection. He was showing me his African coins and his Chinese coins and I was thinking, "Is that the way to use a room in a house that Hashem gives you?"

The Talmud Bavli, now *that's* a collection. It's the masterpiece of our nation. Isn't it beautiful? Even if you don't read it, it's a masterpiece, a showpiece for your visitors. Take out the volumes and show them, "Look at this. And look at this one. Isn't it beautiful?!"

A Home For Avodah

And if you use it, even better. If you make your home a place of learning Torah, that's a home that won't be deducted from your reward in the Next World. It's a gift from Hashem that you're using for its intended purpose, for *avodas Hashem*.

If you're raising good *frum* children in that home, that's a home that won't be deducted from your reward. You have a big table in your dining room? Make sure you make *brachos* on that table. Learn Torah on that table. Write *tzedakah* checks on that table. And the bigger the table, the bigger the checks have to be. Absolutely.

I know a woman in Boro Park who has ten extra beds, mattresses, in her house. It's not a big house, but they have extra beds for people who need it, for people to come in and sleep. Any wayfarer who knocks on the door at night and says, "I have no place to sleep," they don't ask any questions. "Come in. We have a place here to sleep."

And there are children all over the place. She has her own little children all over the place. That's a picture of a person using the wealth of this world to produce, to accomplish.

The Never Ending Paycheck

But if you're like the employees who make a pool from the water cooler and you use this-world things for *olam hazeh*, so you're upending the principle of *שָׂכָר מִצְוָה בְּהָאֵי עֵלְמָא לִיבָא*. You turned it upside down and *chalilah* you're eating your reward in this world.

Because right side up is that there is no such thing as paying for a good deed in this world. That's the truth – it should be impossible to cash in your check in this world because the payment for a *mitzvah* is a check with zeros in a long line from now until infinity. Suppose you had a check, a check that lasted from here – a long check, a long thin piece of paper from here down to Philadelphia. And there was a one followed by zero and zero and zero, and the zeros go all the way down to Philadelphia.

But that's not enough because it's finite. The payment for a *mitzvah* means that the zeros go from here into outer space and if you took a rocket ship and you sped at the speed of light, you would travel for a million years and that check would still be curling out into space. That's a little picture of what it means to do a *mitzvah*, one *mitzvah*.

Even the Banks...

You can't cash such a check in this world. You're going to try the little banks here in New York City? All the banks together don't have enough money in the vaults. So you'll have to go to the Bank of England. Maybe there. So they empty out the place from the top to the bottom, still it's not enough. Only some of the zeros can be canceled, the last few ones. All the other zeros remain. Even Fort Knox cannot buy out such a check. The check you get for a *mitzvah* can't be cashed in this world.

That's right side up. But if a man sets his mind on collecting payment for his *mitzvah* in this world, he might get it. If he decides that by hook or by

crook he wants it that way then we oblige him. And if that's how it is, *chas veshalom*, that's the biggest misfortune that can happen to him.

It's like the man who cashes in a big check for a little smoke. I told you this *marshal* recently. A man had a big check and he was passing through a little town and he wanted to smoke. He had no cigarettes. So he came into this one little store in the town and they said, "Mister, I'm sorry but we can't cash that check. We don't have that much change to give you. We're only a little store. We have one pack of cigarettes left and we don't have that type of money here to give you change."

But he's dying for a smoke, he's addicted, so he says, "Take the check anyhow and give me a pack of cigarettes." And so he left the check with, let's say, three zeros on it for a pack of cigarettes. He cashes in the thousand-dollar check for a two-dollar pack of cigarettes.

Everybody will say it's a pity. Such a fool! Why didn't you just wait?! Restrain your appetite! You'll smoke a day later.

The Worry of Luxuries

But that fool is us. That's the man who wants to cash in his *Olam Habo* check in this world. He wants his house because it's an *Olam Hazehdige* house. His car and his chandelier and his bank account are all *Olam Hazehdige* things. He's enjoying it to no end but he's making the biggest error that anyone can ever make because he's eating up his reward in this world.

We have to be very worried about that. Unless a person is living according to this principle that what he has in this world is for *avodas Hashem*, he has to be *choshesh* that maybe he's eating up his reward in this world with all of his *Olam Hazehdige* luxuries.

Just Say No

And therefore I will tell you my private opinion – I don't say you have to agree with me, but I don't have to agree with you either – I say that anything that you could do without, it's a *mitzvah* to accustom

yourself to not have it. It's a *mitzvah* to train yourself to do without all the excessive things. Traveling, and restaurants, and cars, and telephones, magazines and newspapers, and beautiful homes, chandeliers and carpets, dining room tables and couches, and all types of foods. If you don't need it, then make do without it.

Your children too should be raised that way. Today, I see that people are feeding children all kinds of ideas, all kinds of wrong ideas. No, I disapprove of that. I don't think that children should become accustomed to unnecessary and superfluous things. Don't get them accustomed to luxuries, to going places that cost money. A child should be taught how to live a frugal life and to desire only what is necessary.

Here's a very *frum* family. I love that family; I admire them very much. They have a girl about seventeen years old and she made a visit to *Eretz Yisroel*. A seventeen year old girl should spend so much money on a trip to *Eretz Yisroel*?! Traveling is very expensive! It's a luxury! Think of all the money you could have given for *tzedakah* or maybe even for a *shidduch*. Taking good money and spending it for a trip to *Eretz Yisroel*?

Even adults. Back and forth back and forth. You have to give a *cheshbon* for that. Are you using whatever wealth *Hakadosh Baruch Hu* gave you in this world for the Next World? Or maybe you're cashing one of your big Next World checks in this world for a lousy smoke.

Expensive Good Times

There are no free rides in this world. It might be much more expensive than you thought, that airplane ride. The big money the airline is charging you is nothing compared to the price of being paid off in this world. Maybe it's eating up your *tefillin*, the reward that was going to be yours in the Next World. It's consuming your *tzitzis*. It's devouring your *mezuzah*. It's destroying all your *tzedakah* money. It could be that your *Kriyas Shema Shachris*

v'Arvis, all your Shemoneh Esreis are being expended when you go traveling or bowling.

The Gra says in his *Even Shleimah*, for every *simcha* that a person had that was not a *simcha shel mitzvah*, he's going to pay for it in *chibut hakever*, travails in the grave. Now exactly what *chibut hakever* is, is not our business right now but it's not a pleasant experience.

And that means that running after good times, meaningless good times, is going to be expensive. It's going to detract from a person's ultimate reward. And therefore it's a big responsibility, a big yoke on our shoulders, that we should take everything we have, everything we're given, and use it with the understanding that *הָעוֹלָם הַזֶּה פְּרוֹזְדוֹר לְפָנֵי הָעוֹלָם הַבָּא* – that this world is only a hallway leading into the palace of the Next World. And in a hallway you take whatever you're given and you use it to prepare for when you'll enter into the palace.

Part III. Appreciating Wealth

The Big Problem

Now, as much as we'll try, as much as we'll attempt to live according to this ideal of *שֹׂכֵר מִצְוָה* *שְׂכָר מִצְוָה*, it's important to recognize that today we're in a bind. We have a big problem because we're living like kings. That's what we are – kings. We have things today that our great-grandparents never even dreamt of.

I remember when I was in Europe, if you wanted a bath, there was no bathtub in the house. You went to the sweat bath. You had to go to a certain place, and you paid something. But even that wasn't a bathtub; bathtubs were only for kings.

Queen Elizabeth had a bathtub. Once a year, they gave her a bath. It was a big job, a big ceremony. They had to heat up water in buckets and pour it into the Queen's bathtub. But other people, regular folk, had to stand and pour water from buckets of hot water over their own heads. That's how you took a bath in those days. But today the poorest people

have bathtubs in their homes. Today we have it good.

Seeing Through the Smoke

Of course, you're going to ask, where is it so good? So much unemployment, so much this, so much that. All that is just a smokescreen, a smoke barrage to cover up the truth. The fact is to find a hungry man, you have to look today. You have to take a candle, make *bedikas chametz* and look *b'churin u'sdakim* – where is anybody who doesn't have enough to eat?

In the olden days people didn't have anything close to what we live with. I remember when I was in Europe over sixty years ago, a man told me – this was in a small town in Europe – he said that when he was a boy he used to ask his mother for another piece of bread. “No,” she said, “We can't afford to give you a second piece of bread.” He told me that! Two pieces of bread she couldn't give; that's how poor the people were.

When they praised the richest man of that place, how did they glorify his wealth? “It's amazing how much *challah* in milk he eats. On weekdays, he dips *challah* in milk!” That was the *guzmah* of wealth in those days. He had so much *challah* that he had extra to dip in milk!

The Wealthy Poor

They simply didn't have. But today it's different. I always tell you that when I came back to America from Slabodka that was the first time I saw poor people who were fat. It was an American *chiddush*: poor fat people. Because they have food tickets, food stamps, and they buy potato chips and soda; on our backs, with our tax money.

Of course, there are still some poor people who don't have cars. There are still some poor people who don't have money to go traveling in Europe. And of course, there's a lot of resentment because of that. They are very angry at the government and they want to make revolutionary movements against the establishment because of that. But actually we're all rich today.

And so whatever we say, as much as we study this subject of our wealth in this world being only for *avodas Hashem*, we have to be worried that it's not so. We have so much, so many superfluous things, that we have to be very worried that maybe we're eating up our reward in this world.

Seeking Solutions

What's the solution? Like I said before, I think it's good advice to cut down; as much as possible to cut down things that you don't need. But even so, we're living over the top. We have so much, so much more than we need, and we have to be worried very much: "Maybe we're taking more than we're producing? Maybe it'll be deducted from our reward in the Next World?" It's not a foolish thought; it's something to be worried about.

And therefore if you're going to look for one solution, one *yeshuah*, that applies to all of us, I think that the answer is to start thanking for it. Because there's one general form of *avodas Hashem* that applies to all of the gifts that Hashem gives us in this world and that is *טוב להודות לה'* - *it's a very good thing to thank Hashem*.

The TYH Program

It means that if you want to save yourself, if you want to preserve your reward for the Next World, make your life a program of saying thank you to Hashem. 'Thank You Hashem for my house, my apartment.' 'Thank You Hashem for my bank account.' It doesn't matter if you have ten dollars in the bank or ten thousand, it's always 'Thank You Hashem.' Not once and not twice. Always. And not for one thing. For everything.

It means that when you sit down at your supper table and you have as much bread as you wish, get busy thanking. And even if your wife says to you, "Chaim, don't eat so many pieces of bread - it's not good for you. Did you weigh yourself recently?!" so you'll listen to your wife. You *should* listen to her. But even if you'll eat only half of a thin slice, just enough to make a *birchas hamazon* afterwards, you

should make sure to thank Hakadosh Baruch Hu for all the bread in the basket.

Recognize the Details

And don't be skimpy about it. You have to thank Him for every one of the different dishes served; and the condiments too. "Thank You Hashem for the mayonnaise." And don't stop there. Thank Hakadosh Baruch Hu for all the food in the refrigerator.

Thank Him for the refrigerator too! If you have a refrigerator in your home, you're already in debt - are you serving Hashem with your refrigerator? It's something to think about once in a while. Are you serving Him with your chandeliers and your window curtains?

And so for all the trappings of affluence you must thank Hakadosh Baruch Hu. You have to look at your table, your refrigerator, your pantry, your cabinets, and try to pay off the debt with words: "Thank You Hashem for this and thank You for that." It means saying thank you to Hashem for each individual thing with enthusiasm. You have to thank Hashem for each thing separately. Yes! For everything!

Not Sleepy, Not Tired

But not just to say some words here and there. It's not enough in general, once in a while in a sleepy way. That's nothing. If you want that your refrigerator and your carpet and your house and your shoes and your everything shouldn't be your payment in this world then it's not enough to be a sleepy thinker. You have to say it with gusto, with feeling; and at length. You have to never get tired of saying it. After all you're using your refrigerator not just once a week. All the time you're looking into the refrigerator. And so you have to thank all the time too. Get into the habit! Yes! Get into the habit of thanking.

And that habit will be a lifesaver for you - a lifesaver in the Next World - because you're serving Hashem now with the things that He's giving you! You're using everything to recognize the Giver and to thank Him.

And it's not just an excuse, a way of weaseling out of the problem of living with luxuries. It's much more than that; because if you're serious about it, if you make it a habit, so you're preparing yourself now for a great career of *avodas Hashem*.

The Best Good

I'll explain that. Because it's not just that you're thanking: 'טוב להודות ליה' means that *the good* in the world is to express your gratitude to Hakadosh Baruch Hu. You hear that? Not it's good; it's *the good*. It's not a little thing to have a heart filled with gratitude to your Creator. To be humbled in front of Hashem because of all the wealth that He gives you in this world is the foundation of a great career of becoming a genuine *oveid Hashem*.

That's what the *Chovos Halevavos* teaches us. If you learn his *sefer* you'll see that he bases his entire *sefer* on the necessity to be grateful because he says that the entire gamut of *avodas Hashem* is founded on gratitude – we serve Hakadosh Baruch Hu out of gratitude. That's *avodas Hashem*, service out of gratitude.

You know what *avodah* is? It means one thing – humility. We're humbled before Him because of all of His gifts and we don't know how to repay Him except by improving and perfecting our service to Him.

When He, Hakadosh Baruch Hu gives you a gift and another gift and He gives tens of thousands of gifts, *ribo revavos*, tens of thousands times tens of thousands of gifts, and you're not able even to say thank you for them because they're so many. Suppose somebody is giving you a thousand dollars a minute. Every minute. Let's say you go to a grandfather, a rich grandfather or a rich uncle, and he has plenty of it. So he takes out \$1000. Before you have a chance to say thank you, he gives you another \$1000. So your tongue is tongue tied. You can't keep up.

Bent-Kneed Blessings

And so when you get so much and you're not able to say even thank you – of course you have to

try but it's impossible to catch up – so you feel ashamed. You feel humbled. You're getting so much and you're giving nothing back. And you're so weighed down that you bend your knees. That's *hachnaah*; that's humility.

That's why a *brachah*, thanking Hashem, means 'We bend our knees to You'. We're humbled before You. How does *brachah* have a connection with the knees? And the answer is *brachah*, a blessing, comes from the word *berech* which means a knee. *Baruch* means 'You are the One to Whom our knees are bent'.

It doesn't mean that you have to walk around all day long with bent-knees. It's hard to walk around like that and it's also a strain on the back. But ideologically you're bending your knee all day long. We feel the need to bend – all the time we feel bent-kneed before Hakadosh Baruch Hu.

Building On Gratitude

And it's on that foundation of gratitude that our *avodah* is built. People don't know that. The whole *avodas Hashem* is built on the gratitude – we're so grateful and therefore we're serving Him. I put on *tefillin* because I don't know how else to repay You. I cover my head because I don't know how else to repay You. I send my children to yeshiva and Beis Yaakov because I'm trying to repay You. I learn Torah and wear *tzitzis* and keep Shabbos and don't speak *lashon hara* because I don't know what else I could do: 'מָה אֶשִׁיב לַיהוָה כֹּל תַּגְמוּלוֹתַי עָלַי' – How else can I repay You for everything You give me?!

And therefore, we have to hurry up and get busy and begin that career of thanking. Because everything He gives us in this world, it's intended for His service. And we're getting so much – it's endless what He gives us; we're living with *luxuries shebiluxuries* and who can say that he's using it for *avodas Hashem*? Who can be sure?

The Solution

And therefore, that's the way that we can save ourselves out of this problem – thank and thank and thank and never stop thanking. That's our *yeshuah*!

Your chandeliers are not *Olam Hazehdige* chandeliers anymore; they're being used to thank Hashem. Your carpets and your refrigerator are not paying you off in this world because they're being used for awareness of Hashem.

That's the way! Always thank Him for everything He gives you in this world. That's going to save you. Because not only are you using the wealth He's giving you to thank Him and become more and more aware of Him but you're building that foundation upon which all of your *avodas Hashem* is built, the foundation of *מָה אָשִׁיב לַה' כִּל תַּגְּמוּלוֹהֶי עָלַי*.

Have A Wonderful Shabbos

LET'S GET PRACTICAL

Wealth, Property and Gratitude

When the Am Yisroel left Mitzrayim loaded down with wealth, they promptly put it to use for Hashem's Service by building the Mishkan. The purpose of our wealth, the reason we were given all our property is to enable us to serve Hashem. If we forget this we are misusing Hashem's gifts and using this world's pleasures in lieu of the reward awaiting us in the Next World. By thanking Hashem constantly, we are utilizing whatever we have in His service. Every day this week I will *bli neder* write down ten things I have and enjoy and express my gratitude to Hashem for these things.

This week's booklet is based on tapes:

S-22 - Joy For Learners | 274 - Living Off the Interest
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What's the purpose of saying Tehillim for somebody in the time of need? I see that even yeshiva people spend time saying Tehillim.



Yeshiva people, you know, say Tehillim. It's a remarkable thing, how much the *yeshivos* pray for people.

And the purpose is twofold. One is to demonstrate that we have complete trust in Hakodosh Boruch Hu that He is the only one who is in charge of our fate. By addressing ourselves to Him in time of our need or somebody else's need, it creates such a great merit that Hakodosh Boruch Hu says, "In the merit of *emunah* and *bitachon*, I'm going to grant your request and show you - I'll demonstrate that your trust is justified."

There's another thing. When we repeat the *שִׁירֵי דָוִד עֲבָדָה*, the beautiful, inspired songs of Dovid, you just cannot help but be changed by that; because you are walking in his footsteps, in the footsteps of his thoughts, some of these thoughts will take hold of your mind and transform you in the course of time. And that's a very great benefit.

That's why we are always busy repeating the words of Tehillim in our prayers. *Ashrei*, the lyric of Dovid, is one of the greatest poems ever written in the history of mankind and inspired by a *ruach* from above. And the *Mesillas Yesharim* says that repeating those words, walking in the footsteps of Dovid, encourages us in the ways of love of Hashem and true *chassidus*.

And in the merit of these two things - number one demonstrating that Hashem is our trust, and number two by studying the ideas and the attitudes of Dovid our great teacher, Hakodosh Boruch Hu listens to our prayers and rewards us.

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