

RABBI YOSSIE MIZRACHI-Money-Do You Own It or Does it Own You?

The shiur was sponsored by sponsored by Gracie Weberman, l'refuah shelaimaz Zahava bas Sora Necha. She is a mother of 7 who has recently been diagnosed with a very serious illness that has spread. Please daven that Hashem grant her a refuah shelaima bzoach kol cholei Yisroel

In America one of the most popular sayings is "time is money". Rabbi Mizrachi explained that according to the Torah, this is incorrect, "money is time". We are required to set aside as much time as possible to learn. If we are always pursuing more and more money-looking for more business (this is assuming, we have our necessary essentials, a little bit more to live comfortable) we are not supposed to running to make more money. Men need to sit and learn. Running after money, is taking away time from learning.

How much 'hishtadlus' does a person has to make ? The answer is-depends on each individual. The more confidence a person has in Hashem, the less hishtadlus he has to do. He does a little bit and his parnasa comes –this is a miracle. But it is not only how we make our money, that we need confidence in Hashem, we also need confidence in Hashem, in how we spend our money.

After a person passes away, he goes up to Bais Din shel Maala-and is judged for 12 months (that is why we say kaddish for a year-to give his neshama merits). He is asked 3 questions: How much time did you devote to Torah study? Were you honest in business? Did you wait for Moshiach?

These questions are asked to everyone-from the biggest Rosh Yeshiva to the atheist. Why should an atheist be asked if he learned Torah, it would seem more fitting for him to be asked, did you rob, did you murder? Of course he didn't learn torah. But the answer is, if you would have learned torah, you would be working on yourself to improve, and you would not be making so many sins. The answer to the first question-answers it all. If you didn't learn Torah, then for sure you did bad things.

The 2nd question is 'did you conduct your business honestly? Hopefully, if you answered the first one positively, that you made time every day to learn-the answer to the 2nd should be yes, because the Torah was given to us to improve ourselves.

Rabbi Mizrachi explained, you can have a goy, an ovad avodo zoro and a Yid, with a long beard, black hat etc, and you find that the goy is more honest in business than the Yid.How could this be?

The answer can be found in the sefer hakabalah of the Ari hakdoesh written 500 years ago, called, Shaar hagilgulim. There the Ari hakodesh speaks about gilgul neshomos-reincarnation. He writes how we all come back to this year several times.

How is this an explanation? Take identical triplets, 2 years old and offer them each a bag of pretzels and ask them to share some pretzels with you. You are likely to get 3 different responses: one child will refuse to share, but after much cajoling, will part with a few; one child will have a major temper tantrum and rather throw away the whole bag, than share 1 with you, and 1 child will gladly share his pretzels with you.

How can this be explained-the children are young, they don't know that the mother has 10 more bags of pretzel. They have all been brought up in the same house, the same mother-how can

their responses be so different? Gilgul neshomos. They are 3 grown up neshomos , that have been sent back into a 'baby's body'. They are not babies at all. The 3rd child that so willingly shares did not come back to make a 'tikun' on being stingy-he doesn't have that bad middah. He has been sent back to be 'mesaken' (fix) other middos". One can clearly see that the other 2 still possess the midda of stinginess and they have been sent back to fix this middah . The spiritual life of these 3 babies is continuing from the life they had before.

Rabbi Mizrachi went on to explain. In Shomayim, when we undergo this year long trial-all our actions are scrutinized. It is not enough to 'have done the mitzvos'-our actions are scrutinized under a microscope-did you do the mitzvah for Hashem's glory, or for your own glory. Every thought -was it negative or positive. Imagine taking a test consisting of many subjects, math, English, science, history. You do well on math and science and not on the other 2. Will you get a good mark or a bad mark-you will get a good mark on the subjects you excelled in and a bad mark on the others. So too in Shomayim, for what you did correctly, you will be judged favorably and for what you did poorly on, you will either have to be punished, or with Hashem's great chesed, he allows you to come back and fix those areas in which you receive a bad grade. Hashem sends your neshama back and redesigns your test , to fix whatever middah you need to be fixed.

Rabbi Mizrachi explained, it is up to us to understand this. That we are sent down here again,(and again and again) to fix our bad middos. If we don't, then our time in this world, in this new life, the 70-80 years we spend here, will have been a waste of time. If we leave on the same level , we came into this world, then we have gained nothing from this life.

So if a Jew, is honest in his business dealings, does not cheat others, one can see that this is a middah that he did not need to correct. But if you see a Jew who does cheat, who gives checks that bounce and doesn't honor them in a timely fashion, cheats on his taxes, in his business etc. -one can see that he has a yetzer horo to be a thief and he was sent down here again to fix this middah.

How do we judge people: Take 2 people, Reuven and Shimon. Reuven outwardly looks very religious -beard, white shirt, black pants, Shimon wears jeans, long hair. If you look at them, you will think that Reuven is 90% in his frumkeit, Shimon looks like he is 70% in his frumkeit. But if we were to ask Hashem, he would have a whole different opinion on their frumkeit. Hashem would tell us, Reuven came back to this world with 70% of his religion intact-so he went up 10%-great, but Shimon came to this world with only 20%of his frumkeit intact-so he made the greater improvement. This is why chazal say, don't judge a person till you are not in his shoes, till you are not going through the same nisoyon like him, and you have not gone through his previous life. Only then can you judge him properly because only then will you realize what his yetzer horo is like and how it is stronger than yours in certain areas.

When a person comes to this world, one of his main tasks is to elevate his confidence. What does that mean? Rabbi Mizrachi explained that today there is a popular thought, that if you think about something enough, you will get it. He says, this is not true. Hashem is not going to give you something just because you think about it a lot, just because you want it. Confidence means that we believe that Hashem is giving us everything that he thinks we need. Because I want more, it doesn't mean that Hashem is going to acquiesce to my wishes.

We say that everything Hashem does for us is for the good. But what does that mean? A person has a heart attack, has major surgery, has to stay in bed for 6 months, his business goes under, he loses his life savings-and we say to him, "gam zu l'tova"-it's all for the good. Do we really believe that? Or we are just telling him that to make him feel good.

The answer is yes, it is for the good, but there is a caveat. Because our life is like the GPS. You are driving along, going in a certain direction, and then you miss your turn-what happens-the GPS has to recalculate-not just the one street you missed, but now everything changes-now it will take you longer to get to your destination. Your one wrong turn had major ramifications. You will be late, your boss will get angry, you may lose your job etc. This is the same with our life-The GPS is the Torah-we make one mistake, one chait, Hashem has to 'recalculate' our lives, our 1 mistake has major ramifications in our lives. And it could be as hard as the situation is for the man with the heart attack, the alternative could have been 'misa' death' but instead Hashem is taking everything away from him, but allowing him to live. So there is bad and then there is worse.

To have confidence in Hashem, doesn't mean, he will do what I want, do what I think? Rather it means not to live in fear, not to worry about tomorrow. We say in Ashrei, "v'ata nosane es ocholim b'iyto" Hashem gives us what we need, in the right time. It doesn't necessarily mean now, but it means when Hashem deems it to be 'the right time'-and that is the confidence a Jew should have.

People don't enjoy themselves, because they are saving their money for later, they are stingy with their money-don't give enough tzedakah and what happens, they save and save, invest it and lose it. He saved because he didn't have emuna that Hashem would provide for him in the future.

This explains Rabbi Mizrahi explains why people cheat in business, in taxes, in promising to pay for something and they don't, giving post-dated checks that bounce and waiting to cover them or not cover them at all and the list goes on-why do frum Yidden behave like this-because they lack emuna-they do not have confidence that Hashem will provide them. Do we not believe in Hashem's power to give us what we need?

And this is why we are asked the 2nd question in the Bais Din shel Maalot-were you honest in business? Because this shows if you had emuna in this world. Those that have true emuna, have no need to cheat others. You want to purchase an item, you want to sell an item-you will give/pay the fair market share-no need to cheat. But those who cheat, it is simply they have no emuna.

This applies to giving tzedaka. Hashem gives us money to give to others. After 120, when Hashem will show us, what we could have done with our money-how much we could have helped others by giving tzedaka-how many zchusim we could have gotten-we will cry from our stupidity. We must remember that Hashem gives us money to be his messenger, to help others.

We are supposed to be happy, conduct our business honestly, have confidence in Hashem that Hashem will always provide for us.