## **CHAPTER 4, MISHNA 11: GETTING A SECOND CHANCE**

by Rabbi Dovid Rosenfeld

Rabbi Yonasan said: Whoever fulfills the Torah out of poverty will ultimately fulfill it in wealth. And whoever neglects the Torah out of wealth will ultimately neglect it out of poverty.

This week's mishna contains a great deal of poetic justice. I believe upon closer analysis we will understand the actual justice of our Sages' words as well.

A person who is not well off financially has a somewhat legitimate excuse why he is unable to study Torah. Engaged in a constant struggle to make ends meet, he is far too preoccupied -- both in time and peace of mind -- to devote much of his time and effort towards spiritual pursuits. Likewise, he just cannot afford to send his children to private school to receive a Jewish education.

Those of us who have experienced (or are experiencing) the enormous burden of financial stress know how trying a challenge it can be. Worrying about the next mortgage or tuition payment, watching the interest on our credit cards soar ever higher, or viewing (and having our children complain about) our neighbors enjoying vacations and luxuries we know we cannot afford, are all ongoing sources of anxiety which take their toll on our peace of mind, our blood pressure, our marriages, and our self-esteem. It is true we are taught that all men, whether rich or poor, healthy or infirm, young or old, must study at least some minimal amount of Torah daily (Maimonides Laws of Talmud Torah 1:8). Nevertheless, one who is unable to rise to such a challenge, will be judged by G-d -- and should be judged by others -- with sympathy and understanding.

The person, however, who sees beyond the stress and preoccupation and devotes himself (or his children's schooling) to Torah in spite of financial worries, will be deserving of special regard. He had every reason to back off and take the easier path. Yet he put it all aside and made Torah his priority.

And if he does so, G-d will treat him in kind. If Torah is to him primary regardless of financial considerations, G-d may see to it that what to him is secondary -- his monetary needs -- fall aside entirely. He will then be able to dedicate himself even more fully to Torah and service of G-d. We learned earlier: "Whoever accepts upon himself the yoke of Torah study, the yoke of government and the yoke of earning a living will be removed from him" (3:6). Life will always have worries and unexpected expenses. Fortunate is he whose worry is in Torah.

One of the sad facts of life is that there are always legitimate excuses not to pursue spirituality "just now." Life and the world around us never cease to bombard us with worries and distractions. There will always be expenses to pay off before we can think about charity, concerns which preoccupy our

minds from Torah study, and harried confusion enveloping our lives, not permitting us to pause, to think about our lives and our purpose in this world. We learned earlier, "Do not say when I have free time I will learn, lest you not have free time" (2:5). If we wait for worry-free days before formulating religious beliefs -- or for financial security before planning a child for that matter -- those times might just never come. Life's obligations -- as well as its blessings -- never come without great price and inconvenience, ones we just have to accept if we want to grow spiritually.

It has been said that many of a person's greatest achievements would have never been undertaken if he knew from the start what he was really getting into. To some degree, devoting ourselves to G-d is just an act of love. To pursue it we must sometimes just blind ourselves to the many details and frustrations along the way.

The converse principle of our mishna is that one who wastes time from Torah study on account of his wealth will ultimately be forced to waste study time on account of poverty. Here we have a second manifestation of G-d's perfect justice. If we take G-d's blessing of wealth and do not see it as a tool for spiritual growth -- whether through our own Torah study, the study of our children, or philanthropy -- G-d may no longer entrust us with such a precious gift. If we treat our riches and successful careers as reasons to be too busy to study Torah, G-d will be more than happy to provide us with **real** reasons not to study -- unfortunately ones from which we will have little recourse.

There's a Jewish saying that you should never pray too hard for your deepest desires -- because G-d might actually grant them. If our actions state that we enjoy money because we like being preoccupied with the stuff (earning it, saving it, investing it, spending it, etc.), G-d may just hear our actions and give us more than enough aggravation to occupy us for a frustrating lifetime.

For better or worse, the Torah seems to rightly have a rather ambivalent attitude towards money, at least for its own sake. Money is always depicted in the Torah as the ultimate corrupting force: "And Jeshurun (i.e., Israel) waxed fat and kicked" (Deuteronomy 32:15). "Silver I increased for her and gold; they used it for Ba'al. Therefore, I will take back my grain..." (Hosea 2:10-11). And it is a challenge G-d does not always deem us worthy of. The Talmud writes that G-d searched through all the good qualities (Heb., "middos") to give Israel and found nothing better than poverty (Chagigah 9b). And true to the Talmud, the story of the Jewish Exile has for the most part been a tale of hardship, struggle and deprivation.

It is interesting to note the extent to which this trend has reversed in recent years. In many parts of the world our generation is enjoying wealth and living standards neither attainable nor imaginable to previous generations -- regardless of occasional economic downturns.

I have heard R. Yissochar Frand explain this phenomenon as follows: It seems the Jewish people are being given a second chance, some grand opportunity to rededicate themselves to spiritual pursuits in ways never before possible. For reasons known only to G-d Himself, our generation has been entrusted with wealth and prosperity, in some ways a faint echo of the grandness of King Solomon's

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And it is as if G-d has a special message for our generation, as if He is saying: "Here, money is yours, opportunity is yours, no doors are closed to you. You can be CEO, CTO, founder of multi-million high-tech startups, and Secretary of State. And now I ask you again: How will you use it? Will you be swept away in the euphoria of new opportunities and develop ever more expensive tastes? Will wealth, status, and career become all-consuming passions, distancing you even further from Me? Will money become its own ends? Or will you see financial security as a blessing and an opportunity, providing the chance to relax from the travails of everyday life and to instead pursue lives of the spirit?"

We have been handed peace, prosperity, and the rare historical chance to begin to surmount the barriers of ignorance and apathy which have so plagued the Jewish people for the past two centuries. The blessing has come with a challenge, a heralding trumpet call to greatness. May we all take wealth and physical well-being, and see in them opportunities for true spiritual growth and reawakening.

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