## THE DUTIES OF THE HEART, GATE 4:6

by Rabbi Yaakov Feldman

Why would anyone delay living out his or her raison d'etre with all the deep and immortal existential joy that comes with that, and settle instead for lesser, more mundane ephemeral delights? We touched a bit on that last time when we spoke of people who give little thought to the station of their souls most of the time and expect to make up for it when they get older or when their house is payed off, their the kids grow up, when they're promoted -- which is to say, when they get everything they want. So we'll expand on that now.

Understand that we're speaking about people who do indeed believe in G-d, in the fact that someday we'll all have to answer for the people we've become in this life, and who believe that we're expected to grow in our beings. And yet despite that belief they're willing to gamble with their fate and to hope they can put larger issues off until the great and numinous "later" when none of us can ever be sure of what awaits us.

Ibn Pakudah likens good but misguided souls like that to "pawnbrokers" who ask G-d for "collateral". Most of us know little or nothing at all about pawnbroking though we do know about loans, so we'll take the liberty of likening such individuals to loan-officers -- people who loan others money and ask to hold onto something of the borrower's, i.e., "collateral", to insure the loan-officer's investment.

Ibn Pakudah's point is that those individuals act as if they expect G-d to provide them with a full, long, healthy, rich worry-free life as collateral for their promise to "loan" Him the time and effort they're going to put in "some day" in His service. But it's absurd of them to expect G-d to provide them with that for seven reasons.

First off, would we dare ask our employer for collateral before "loaning" him or her our time and efforts? Certainly not, so how dare we demand collateral from G-d?

Second, loan-officers usually ask for a fixed and mutually agreed upon collateral, while these individuals always "up the ante" and ask for more good fortune, more well-being, etc.

Third, they themselves owe G-d so much for all the good and plentious things in their life already, so how dare they ask Him for more as collateral?

Fourth, it's clear that G-d Almighty is capable of repaying His "debts" and that He has always been an "honest broker", He's immortal and hence is always capable of "paying His loans" in the course of time, and that He's easy enough to "find" when its time to ask for repayment unlike others. So fo that

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reason alone it's absurd to ask Him for collateral.

Fifth, ironically but true nonetheless, you could more easily depend on others' collateral, since whatever others would leave as collateral would be tangible and open-and-aboveboard, whereas you could never quite be sure you'd enjoy the time, well-being, or money G-d would have granted you as collateral.

Sixth, it would be absurd to ask for collateral for a loan whose value would clearly multiply many times over, as G-d's would in the course of your lifetime.

And seventh, they themselves couldn't promise G-d they could guarantee His "loan" of their time and involvement, since everything in life depends on Him in the first place!

The astute reader has undoubtedly noticed that the gist of this chapter is a bit toungue-in-cheek and playful. The underlying message is, though, that one could never "make a deal" with G-d. So it would be wise to use the present moment to draw close to G-d and to pursue spiritual excellence. The truth of the matter is that you'd be rewarded for that realization alone, aside from the efforts you'd make.

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