

It's My Money!!

"Rabbi Katz! I have wonderful news!"

"It is a pleasure to see you so happy, Mr. Green. What is your news?"

"I just inherited a significant sum of money. Now I can do some of the things that I have been dreaming about for years."

"I am so happy for you. May Hashem continue to bless you."

"B'ezeras Hashem I am going to buy a piece of land in Eretz Yisrael and plant a farm."

"Mr. Green, that is a wonderful idea. Are you familiar with the laws of the Shmitta year (Vayikra 25:1-8)? You will not be able to plant and sow that farm during the Sabbatical year. You must also be careful to observe the halachos of *trumos*, *maaseros*, *leket*, *shichacha*, *peah*, *kilayim*, and *orlah*."

"I see. I need to learn more. Farming in Eretz Yisrael is not so simple. I have another idea. I can invest my money in another dream of mine . . . a business. I know a supplier of a unique gadget. I can buy it very cheap. Since it is unique, I can charge a very high price for it and make a huge profit. I'll be a multi-millionaire in no time."

"Mr. Green, I have some other news for you. There is another Torah law called *onaah* (over-charging for goods) that you must be concerned about. The Torah allows you to make a fair profit on your merchandise. More than that is forbidden (Vayikra 25:14)."

"I see. I'm not discouraged, Rabbi Katz. Believe it or not, I have another plan. I can lend money to needy Jews. I can help them get back on their feet, financially. And, I can charge a much lower interest rate than the bank."

"Mr. Green . . ."

"More news Rabbi?"

"I'm afraid so. The Torah does not allow any percentage interest whatsoever on loans between two Jews. (Vayikra 25:36). You may lend all of the money that you want. But you may not charge interest."

"Rabbi, this is getting frustrating. I can't farm whenever I want. I can't charge the price that I want for my goods. I can't collect even a minimal interest on loans. What can I do??? It's my money!!! Why can't I do what I want with my money???"

"Mr. Green, you are 100% correct. It

is your money. However, your money, like everything else that Hashem sends you is a test."

"What is the test?"

"Will you use the money in accordance with the Torah laws? Will you use it to do mitzvot? Will you avoid any *aveyros* (sins) having to do with business matters?"

"I see, Rabbi Katz. I never thought of it like that."

"Mr. Green, the Torah permits certain foods, and forbids others. So too, it permits certain business matters and forbids others."

"Rabbi Katz, what is the best thing that I can do with my money?"

"Come, Mr. Green. I'll tell you how to make a big profit."

Kinderlach . . .

Money is a test. A whole section of Shulchan Aruch (Choshen Mishpat) is devoted to money matters. Always remember that Hashem gave you that money. What does He want you to do with it? Let's ask Rebbe Shimon Bar Yochai.

Rebbe Shimon Bar Yochai

Lag B'omer is the yahrtzeit of Rebbe Shimon Bar Yochai, so it is only fitting that we recount one of his good deeds (from the Medrash Rabba Vayikra 34:12). On Rosh Hashanah, Hashem decrees how much income a person will have for the upcoming year, independent of how much or how hard he works. Similarly, his expenditures are also fixed. He has the choice whether or not to spend the money on mitzvot such as giving charity to poor people. If he chooses not to do so, then he will lose the money in a much less desirable way. One Rosh Hashanah night, Rebbe Shimon dreamed that the king would take 600 *dinars* (a unit of money in the times of the Talmud) from his sons. Rebbe Shimon awoke from his dream, convinced them to give *tsedaka* (charity) and appointed them *gabbai tsedaka* (dispensers of charity). Where would they find the money to distribute to the poor people? Rebbe Shimon told them to use their own money. At the end of the year, he would refund what they were lacking. The end of the year

came, and someone sent a false report to the king, accusing them of a crime. The officer of the king seized them, threw them into prison, and told them they must make a silk garment for the king, or pay 600 *dinars*. Rebbe Shimon came to them in prison and asked them how much *tsedaka* they had given throughout the course of the year. They showed him their notepads, and he saw that they had given 594 *dinars*. Rebbe Shimon said to them, "Give me six *dinars*." They said, "The king wants 600 *dinars*. How can six *dinars* save us?" Rebbe Shimon said, "Don't worry." He took the six *dinars* and gave them to the guard as a bribe to be silent. He then helped his sons escape from the prison. "How did you know that six *dinars* would save us?" they asked Rebbe Shimon. "I knew from Rosh Hashanah that the king would take 600 *dinars* from you. You redeemed that money with the *tsedaka* that you gave." "Why didn't you tell us? We would have given the last six *dinars*," they asked. "I wanted you to give the *tsedaka* for the sake of the mitzvah, not out of fear of the king," answered Rebbe Shimon.

Kinderlach . . .

Rebbe Shimon is teaching us two very important lessons. The first one is to do mitzvot for their own sake. Although rewards are very nice, they are just a step to a much higher level. The second is that we should merit that all of our money be spent on mitzvot. That is the best thing that it can be used for. That will earn the biggest profits.

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