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Yaakov Avinu's Key to Wealth

FROM THE SHIURIM OF

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Shiur Presented in 5782

THE SOURCE FOR GIVING MAASER

Yaakov Avinu is on his way to find a shidduch, and along the way, he's zocheh to have a famous dream. When he wakes up, he makes a pact with Hakadosh Baruch Hu. He says, "If You will provide me with all my needs, clothing, and food, and if You will bring me back to my father's home, I am mekabel, I accept upon myself that כל אשר תתן לי עשר אעשרנו לך - whatever You give me, I will give You maaser from it".[1] This is the source of maaser in the Torah; Chazal tell us that Yaakov Avinu instituted the obligation of giving maaser. That's what it says in the Gemara.[2]

Now you have to understand this: most people can easily relate to the concept of tzedakah. Maaser, however, creates a much greater responsibility. Tzeddakah is when people come to me, they stop me, can I give them help? So I'll give them some assistance. But maaser means you take out something from what you get; that's maaser. And I'm going to explain that.

THE SOURCE FOR GIVING A CHOMESH

But actually, it says in the passuk: "עשר אעשרנו לך - I will surely give a tenth to You." So it implies in this passuk that Yaakov Avinu was offering up two-times maaser, which is a "chomesh", twenty percent.

GOT A LOT, GIVE A LOT

Most people feel ten percent is way over the top. I remember once being at an event and there was a fellow who was what you would refer to as nouveau riche. He came to America from another country, settled here, and he became exceedingly wealthy. And a lot of people would ask him for tzeddakah. I didn't know to what degree.

He made sure not to live in the center of the community; instead, he lived on the outskirts, where there were no frum Jews. So, at the event, I started chatting him up and I said to him, "Tell

[1] בראשית כח:כ-כב

[2] עיין כתובות נ ע"א. ובדעת זקנים מבעלי התוס לבראשית כח:ב איתא להדיא: "וכל אשר תתן לי - מדרש: יעקב תקן לתת מעשר מן הממון..."

me how you are doing with giving tzeddakah. Now that you came into a different league, I'm assuming that you're now taking on a new responsibility."

And he starts to give me a song and a dance of how difficult it is for him. How his life is no life. And how when he comes home at night, they're waiting for him by his door. I said, "Why? Do you work that late? You don't get home on time?" He said, "No I work hard, I work this, I work that."

I said, "If you came home earlier, the people would come earlier. It would be easier for you. You're not home so they have to chase you down late at night. What else should they do?"

He said, "I'm giving and I'm giving and I'm giving."

Suddenly, a fellow walked over and joined the conversation. And I said shalom aleichem to him. I said, "Who are you?" He said, "I'm his accountant." I said, "Oh. He's your accountant." I said, "He's just been telling me how he's over his head, awash in needy people and giving tzeddakah." So he didn't answer anything. I said, "Would you mind if I asked you a question about how much tzeddakah you give?" He said, "Okay." So I asked the rich guy, "Would you say you give thirty percent of your profits to tzeddakah?" "I have no idea," he tells me. So I turned to the accountant, I said, "Does he give thirty percent?" He said, "No." I said, "Does he give twenty percent?" He said, "No." I said, "Does he give ten percent?" "No. Nowhere near it." So I turned to the rich guy. I said, "Were you aware that you don't even give ten percent? That's like the basics. Ten percent is the basic," I said. He said, "No. I was sure I was giving more than that."

I said, "Who would you know better than your accountant?" I said, "Does he give eight percent?" No. I said, "Seven percent"? The guy starts to think...no. "Five percent"? No.

What does he give? Between two and three percent. I said to the guy, you know that's not something to be proud of number one, and it's not something to complain about.

That's called in America, a piker. A cheap piker. A kamtzan. Hashem blessed you with such blessings and you complain about needy people who are coming to your house and I'm sure it's an exaggeration.

Now this person, if he gave ten percent, it would be way under what he has to give. Way under what he really should give. Because Hashem expects somebody who has a lot to give a lot[3].

[3] כתובות דף סז ע"ב: "כדבעי ליה למיעבד לא עבד כדאמרי אינשי לפום גמלא שיחנא". ובמסכת כלה פרק ב: "אמרו עליו על ר' טרפון עשיר גדול היה ולא היה נותן מתנות רבות לעניים (ור' עקיבא אכפייה)...ור' טרפון פתוח תפתח לית ליה? אין הוה יהיב ור' עקיבא אמאי אכפייה א"ל לפום גמלא שיחנא"

A BUSINESS PARTNERSHIP WITH HASHEM

If you want to be in a partnership with Hashem, you had better make sure you live up to your half of the partnership. But a lot of times, people don't like when their partners receive fifty percent. It's too much for their partner. They would like to take for themselves seventy-five percent, maybe give that guy twenty-five percent. But 50/50? I've heard this from a lot of people. I don't understand. The guy is a partner. Know what the word partner means? Partner means 50/50. Unless you make up otherwise. "I work harder than him." That's a partnership. That's the workings of a partnership.

You may have a partner who gives all the funds and the other guy gives zero, but he does all the work. And they get 50/50 of the profits. The guy can't complain that he works too hard. The other guy is putting up every dollar. He's taking all the risk, all the chances. He funds it completely. That's what you make a deal for.

The Gemara says in Kesubos (50a): "וכל אשר תתן לי עשר אעשרנו", give two maasers. So the Gemara asks: how do you give two maasers?

"והא לא דמי עישורא בתרא לעישורא קמא" - once you gave the first ten percent, the second ten percent is not going to be the same as the first ten percent; it's going to be less. It's only going to be ten percent of ninety percent . So the Gemara says, "אמר רב אשי עשרנו- A'asrenu" - meaning "a'asrenu l'vatra," I will give this second ten percent, "ki kama," like the first ten percent. Do you hear that? You may have heard the concept of "המבזבז אל יבזבז יותר מחומש - Don't give away more than twenty percent". Where does the number twenty percent come from? It should say "more than ten percent". No, it's twenty percent.

If you can give it, that's what you should be giving.

Yaakov Avinu was the one of our forefathers who introduced us to this. Now Chazal[4] tell us a very interesting thing that's difficult to understand at first glance. It says about all of the forefathers - Avraham, Yitzchak, and Yaakov - that they served Hashem with all their heart. It says in the pasuk, ואהבת את ה' אלוהיך בכל לבבך with all your heart, with all your soul, with all your money.

Avraham Avinu served Hashem completely with all of his heart. That means his yetzer tov served Hashem, that he even subjugated his yetzer hara to serve Hashem. The yetzer hara's job is to entice people not to serve Hashem, but Avraham Avinu got

[4] פסיקתא זוטרתא על דברים פרק ו פסוק ה; תניא ר"מ אומר ואהבת את ה' אלהיך. אהבהו כאברהם. שנא' (ישעיהו מ"א ח') זרע אברהם אוהבי. ובכל (לבבך) כיצחק שעקד את עצמו על גבי המזבח לפני. ובכל מאדך. כיעקב שאמר (בראשית כ"ח כ"ב) וכל אשר תתן לי עשר אעשרנו לך.

his yetzer hara to work for Hashem. With cunning, with wiliness, with chochmah, he did it. So the middah of Avraham Avinu was to love Hashem completely, unquestioning, with unconditional love. The term "unconditional love" gets bandied around in the United States of America, the real source of that, is the love we should have to Hashem, unconditional love.

Nu, Avraham was given a child at the end of his life, the Rishonim and Midrashim point this out, that he was given a child at the end of his life that he waited for, for decades upon decades. And Yitzchock Avinu was a child that was mamash one-of-a-kind, there was no other one like him. And then Hashem tells Avraham Avinu one day, "Do you really fear Me? Are you really committed? Slaughter that child." Wow. Boy. That's unreal. And Avraham Avinu says, "If that is what Your wish is, I shall do so." The cheishek that he exhibited, the love of Hashem, is unsurpassed. B'chol l'vavecha, with all your heart.

And then you have Yitzchak. Yitzchak Avinu was willing to stretch out his neck because he heard that Hashem wanted him to be slaughtered, and so he said, "I will gladly give it in, I will gladly give my life up for Hashem." B'chol nafshecha, even to give up your life, your nefesh.

And then the third thing it says in the Shema, after nafshecha, and after l'vavecha, it says b'chol me'odecha, that means, with all of your money. And who was the one that exhibited that middah? Yaakov Avinu.

Yaakov Avinu came from a very wealthy family. Yitzchak was exceedingly wealthy. His grandpapa, Avraham was also exceedingly wealthy. Yaakv Avinu detested all the wealth. He was yoshev ohalim. He sat in the tents and he dedicated his life to Olam Haba. And he didn't care about money.

B'CHOL ME'ODECHA

Now if you look in Chazal, Chazal say a very interesting thing. Chazal say that Yaakv Avinu gave all of his money to serve Hashem. Yeah, he gave all of his money to Hashem and what source do we know that from? Because it says וכל אשר תתן לי עשר אעשרנו לך - I'll maaser everything to You. Yeah? Does that sound to you like he's giving up all his money to Hashem? What does that sound like? It sounds like he is giving a percentage.

So where do you see that Yaakov Avinu served Hashem with all of his money? And what herein lies the chiddush of maaser?

The chiddush of giving maaser over just giving tzeddakah is that when a person gives tzeddakah, he's not serving Hashem with

all of his money. He's just giving Hashem some percentage. Giving maaser is called serving Hashem with all of your money. Now how is that?

BUSINESS PARTNER WITH HASHEM

So the Chofetz Chaim in Sefer Ahavas Chesed[5] says the following: עוד אמרתי להודיע דבר אחר - I would like to make another point known: people who give maaser or chomesh from everything they profit, their zchus is much greater than those who give stam tzeddakah without a cheshbon, even if they give more or the same as the maaser and the chomesh. But the person who gives maaser and chomesh has a greater advantage than somebody who just gives tzeddakah. True, a guy gives tzeddakah to everybody who asks him, it's a wonderful thing, but he's not better than anybody else. But somebody who gives maaser and chomesh is better than everybody else.

Now the question is why? So the Chofetz Chaim says: מה שאין כן אלו - those people who make a partnership with Hashem...When you give maaser and chomesh, what you're doing is you're saying is that Hakadosh Baruch Hu is your business partner. You are making yourself a partner with Hashem.

And you're saying to Hashem that every penny that I earn, all the business that I'm involved in, You will have a stake in every penny, and it's going to be a chelek for Hashem. The Chafetz Chaim says that such a guy has a much, much bigger zechus than someone who only gives tzeddakah. Giving tzeddakah when somebody approaches you is a chessed, don't get me wrong, it's a mitzvah of tzeddaka, and tzeddakah is a big mitzvah; but you're not a *partner* with Hashem. You're donating your money to needy people.

But when you say, "I'm going to give maaser," you know what you are? You're a partner with Hashem. When you say, "I'm going to give chomesh," you're an absolute partner with Hashem. And you should picture yourself when you're giving your maaser that you're paying out your chelek of the partnership. You're conducting yourself in an upstanding and an honest fashion and you're giving your maaser. This is Hashem's chelek in our work. And that surpasses stam giving tzeddakah.

[5] ספר אהבת חסד - חלק שני - פרק כ; עוד אמרתי להודיע דבר אחד, שהנוהגים במעשר וחומש מכל מה שירויחו, גדול הרבה צדקתם יותר מאותם שנותנים סתם צדקה, אפילו אם יתנו כמותם. מפני שאלו הנותנים סתם צדקה - יש להם רק מצות צדקה, אבל העסק שלהם - אין בו יתרון על זולתם; מה שאין כן, אלו שעסקם משתף גם לגבוה, העסק גופא - יש בו יתרון גדול, שהוא עסק שיש בו מצוה, ובפרט אם בעת שקבל על עצמו מצות מעשר וחומש, חשב אז כדי שכל פעלותיו יהיה בם חלק לה' - מה יפה חלקו, ומה נעים גורלו.

THE EASIEST WAY TO SEPARATE MAASER

Many people either find it too hard because they don't like mathematical cheshbonos and they don't like to keep a cheshbon. Sometimes, the nature of their business is such that it does not easily lend itself to giving maaser.

The easiest thing is when a person takes off money for himself from his business and he puts it in his own personal pocket or bank account. At that moment, he should peel off to Hashem the ten percent or the twenty percent. Another alternative many people do is that they arrange with their places of work that "ten percent of my paycheck or twenty percent of it should go into a separate tzeddakah account, automatically". Now, when Hashem is your partner, you're doing big stuff.

Now I'm going to reveal to you another secret. The Chafetz Chaim says, let's say a person can't afford it; what should he do? He should keep a notebook stating, "I earned X amount of dollars and I owe X amount of dollars to tzeddakah for maaser or chomesh." And then, he could borrow back the money.

But you know what he's gaining by that? If he just says it, it's a joke. He didn't give the tzeddakah; he just thinks he's going to give tzeddakah, but he doesn't. But that fellow who's writing it down and keeping a cheshbon is letting Hashem know: "You are my partner." Now, if Hashem is your partner, you're going to get a tremendous zechus and Hashem is going to help you increase your parnassah.

Now we can understand what the chiddush of Yaakov Avinu was. Yaakov Avinu was the one who introduced maaser and chomesh to Klal Yisrael. He said, "*Aser a'asrenu*." And he told us this secret, to make Hashem your complete partner in every business venture you do. And when you do that, your zechus is tremendous. But you have to look at it that way. You have to tell your family, "You know, your Tatty has a partner." They might say, "No, Tatty, you're working yourself, you always tell us you don't like partners. You like to work for yourself."

"Yeah, that's what I tell you. But I do have one partner, and that partner is Hakadosh Baruch Hu. Because He never cheats me. I can't say I don't cheat Him, but He never cheats me, and He's the one who controls all the funding in the world. All the funding in the world."

You have to acquire this, a Torah mind and a Torah perspective on giving tzeddakah. This is how you have to do it.

Now, it's like this whether you like it or not. Hashem has a stake in your business. Chazal tell us that if a person withholds maaser and he puts it into his own pocket, Hashem's going to come back to collect it from him. And when Hashem collects it from him, He collects it many times over. He doesn't just collect it like "Oh, you owe me ten cents, I will take ten cents." Hashem works like a credit card company. If you took funds from Hashem, it says that Hashem charges you ten percent.[6]

Recently, my credit card company sent out a letter to everyone: they're upping their charge from twenty-four percent to twenty-seven percent. I say, "Baruch Hashem, Hakadosh Baruch Hu, You always arranged that I should never have to carry a cheshbon from one month to the next and never had to pay interest in my life.

People are sometimes so arrogant, they like to snag you, to come and give you a few zero percent loans for a few months and then they zap you. But Hakadosh Baruch Hu is your partner. But when he comes to collect from you, you can't get away from Him.

And then people want to know why, why is it like that? Why am I not making my money? Why is my parnassah not coming in? And you have to ask yourself, are you an honest partner? Are you living up to your obligations, your financial obligations, or not?

Now we know everybody has no money. That's a given. It's a metzius, that is how people are. Everybody knows that niggun. It must be some famous niggun that I don't know. We should ask the best singers in the world of Jewish music to come up with something like that: "I ain't got no money."

So that's aleph. For years, when I used to go around collecting money for people, I noticed that the first response was often, "No, I don't have anything." And I would say, "Why did you say that before you even checked? You mean to tell me that you left your home today, and you're not even carrying a dollar in your wallet? I don't believe that." Maybe on Motzaei Shabbos you can go out without your wallet because you didn't put your wallet in your pocket on Shabbos. But could you imagine an average person walking outside without his wallet? So then I used to say to people, "I want to get to the bottom of this. You really have no money? If that's the case, I'm going to help you." They would say, "No, I have a hundred dollar bill, but I don't want to break it", or "I have a fifty dollar bill and I don't want to break it."

Someone said to me, "I have a twenty dollar bill, I don't want to break it." I told them, you're gonna have to break it somewhere. A twenty dollar bill's not exactly a lot. They think, "I'm ending up giving you two thousand pennies." What are you worried about? That's what it's like.

[6] רש"י (במדבר ה:י): מדרש אגדה: "ואיש את קדשיו לו יהיו" מי שמעכב מעשרותיו ואינו נותנן - לו יהיו המעשרות - סוף שאין שדהו עושה אלא אחד מעשרה שהיתה למודה לעשות; תוספות (תענית ט.) אמרו חכמים - המעכב מעשרותיו לסוף בא שלא יהיה לו אלא אחד מעשר כדכתיב וכו.

THE TWENTY DOLLAR TEST

Go around, test people on the following: Take a twenty dollar bill and walk up to a group of Jews and say, "Could any of you possibly change this twenty dollar bill for me?" I have done this test over and over again. People said, "No, I don't have change." It's just amazing to me. The most common answer I'd get was, "No, we can't help you." Sometimes a guy would say something funny, like: "You think if I had a change for a twenty, I'd be standing around here?!" As if, chas v'shalom, it is too much of a thing to ask for. And then sometimes, if I was in the right mood, I would tell them, "Why don't you say, 'Yes, of course,' and look in your pocket. Then if you have the change, good, and if not, say, 'I'm sorry, I don't have change.' Why would you say no as your first response?! I'm not even asking you for a donation. I'm just asking for change."

But I think pashut people are too afraid that they'll find out that maybe they have some money in their pocket, and your next question might be, "Do you want to give me some of it for tzeddakah?" It's like you sometimes get these meshulachim that come collecting tzeddakah and they say, "I'm also collecting for my neighbor." I say, "Oh yeah, and who else?" He says, "And I'm collecting for my mother."

A guy recently told me "my father, his brother, his neighbor, his mother, his *eidem* (son-in-law)." He was like trying to collect for everyone he knew. I told the guy, "I want to tell you something, it's not such a wise thing to do that. People don't like it when you do that. It's not a way to do business. There is a certain protocol," I told him. You want to get people on your side." But that's how it is.

Giving money is called serving Hashem with your money. And it's showing that you want to, you're willing to, and you're interested in doing chessed with your money.

KNOW HOW TO REFUSE

Again, you don't have to give more than you can afford. I've had people come in shouting and screaming at me and getting upset. I told them, "I am very sorry, I can't help you." They say, "Last year, you gave me X amount." I said, "Last year, I had the money to give you, I was able to give it to you. But this year, the answer is 'Lo.'" Or you see a guy who is coming back for the third time this year. You say, "Weren't you just here?" He says, "No, it was not me."

"My memory is going bad," I tell him, "but I am sure you were here just a couple of months ago."

Okay, they must be desperate, they didn't make enough money, so they go around again. But you have to say, "I'm very sorry."

You stick to your guns, but you don't get upset with them. I've heard of people throwing such people out, and embarrassing them. What? Do you have to stoop and lower yourself to his level? You don't have to.

BEING WRITTEN IN THE BOOK

I've asked numerous meshulachim (tzedaka collectors): "Tell me, tell me, how is the meshulachim business in America?"

"It's amazing," they tell me.

I asked someone, "What's the nekudah (main point)?" He said, "In Eretz Yisrael, would you have so many meshulachim coming to your house? No. First of all, you'd never let a guy into your house," he said. "You, on the other hand, bring me and my whole group of guys inside. I came into your house! You see us, each one separately in your office or home. You talk to us like we're people."

Then he said, "You know, it's amazing. If you look in the book, it says your name, contact information, everything about you."

There's a book, a meshulachim's book that they print out, and some guy makes money on it. They write names of people in each city and in each block. And the people sometimes ask me for a lot of money. They could ask for hundreds and hundreds of dollars. And I'd say, "Why would you think I will give you this much?" He says, "That's what it says in the book! It says, 'This guy's good for hundreds of dollars.'" Amazing.

"You must have made a mistake there," I said. But once you're in the book, yizacher letov, you're well-remembered!

As long as Hashem remembers that I'm in the book, and He supplies me with money like it says in the book, then I could give it to them. But it's amazing; I had a guy who used to call me up; he wants a solid amount. He says, "I'm not asking for a lot of money. Just give me $6,000 right now." I said, "$6,000?!"

"Between me and you, what is that?" he says. "That's peanuts. That's small change."

I said, "You know how many shekels $6,000 is? Almost 20,000 shekels. That's a lot of shekels! And you want me to give you 20,000 shekels?! What business are you in?" He was running a kollel.

I said, "I'm also doing the same thing. I have a yeshivah, and I have a kollel. Why would you ask me in such a way? I never heard of somebody who goes to a guy who's in the same business as him." It's

like one meshulach going to another meshulach: "Would you help me out because I'm short of money." I told him I had never heard of such a thing. I've heard of going to a baalebus, a wealthy guy. They all answer me with the same answer: "It says in the book that you're the guy." I told the guy how I get like 30 calls in one day. And I ask him, "What's the pshat?"

He says, "You're in a book. It says your telephone number. It says this and this about you."

I said, "That's very nice." I said, "Don't give my number out to anybody. It's not fair. It's not right."

But baruch Hashem, I'm happy to be on this side of the door rather than being on the other side of the door. Hakadosh Baruch Hu should help us climb the ladder, and come to the level of being able and willing to give maaser, and serve Hashem with all our money. Amen.

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