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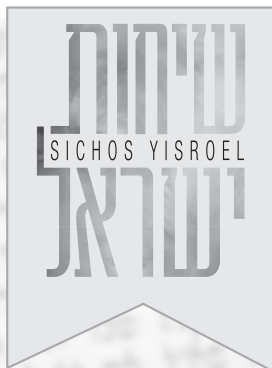
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THE BEST INVESTMENT WITH GUARANTEED RESULTS

TZEDAKAH: A TEST OF EMUNAH

In the beginning of the *parshah*, the Torah says: **כי תשא את ראש בני ישראל לפקודיהם** - *when you take a census of the Bnei Yisroel according to their enrollment* (Shemos 30:12). The Torah tells us when you want to count Klal Yisrael, you should not count them by their heads. The way you do it is **יתנו כל אחד מחציית השקל** - *each person shall give half a shekel*.¹ What you think at first glance is, what's with these Jews? Why does this counting have to be done with money? Why not give jelly beans? If you want to figure out a number of Jews, let each guy take a small pebble and put it on the table. We'll know how many there are.

The challenge with giving *tzedakah* is that the *yetzer hara* tells you, "Somebody is trying to get something out of you." The *pasuk* says **ונתנו איש כופר נפשו** - *each man shall give (pay) a ransom for himself* (ibid). The Tur points out an interesting thing.² The word **ונתנו** is a palindrome - it's a word that is read the same way backwards as it is forwards (ונתנו is spelled the same way backwards as well: *vav nun saf nun vav*). *Vus shtait dah* in the *pasuk* (what does the verse teach)? He says *shtait dah*, it teaches: **כל מה שאדם נותן לצדקה יחזור אליו**, *whatever a person gives to tzedakah will come back to him*. **ולא יחסר לו בשביל זה כלום**, *he won't be missing because of this anything*. You hear that? When Hakadosh Baruch Hu asks a person to give *tzedakah*, what Hakadosh Baruch Hu is telling you is that it's a test.

¹ כי תשא. לשון קבלה, כתרגומו; כשתחפץ לקבל סכום מנינם לדעת כמה הם, אל תמנם לגלגלת, אלא יתנו כל אחד מחציית השקל ותמנה את השקלים ותדע מנינם (רש"י)
² ונתנו אם תקראנו למפרע יהי' ג' כ ונתנו לומר לך כל מה שאדם נותן לצדקה יחזור אליו ולא יחסר לו בשביל זה כלום. ג' פ פקודים וג' פ מחציית השקל בפרשה וג' פ כופר נפשו וג' פ לכפר וג' פ בני' לכפר על ג' דברים על המלחמה ורעב ודבר וכן אמר גד החוזה לדוד כשמנה את ישראל שלש אני נוטל עליך

It's a *nisayon* of *emunah*. A test of *emunah*. What's the test? Do you trust Hashem that He is going to give you back the money? Whatever you're going to give, you're going to get back.

How do we know that it's a test of *emunah*? The Mishna in *Sotah* (48a) says that a number of things ceased after the Bais Hamikdash was destroyed.³ Among them, the Gemora (ibid) says, were: אלו בני אדם שהן - מאמנים בהקב"ה - this refers to people who believe in Hakadosh Baruch Hu. In other words, there was a *hefsek* - a discontinuation of *anshei emunah*, of people who believe in Hakadosh Baruch Hu after the Bais Hamikdash was destroyed. Rashi explains that this *emunah* refers to the ability לותר ממונם, to spend their money. For what? לנוי הדור מצוה, to beautify *mitzvos* and ולצדקה ולהוצאת שבתות וימים טובים - for *tzedakah* and Shabbos and Yom Tov expenses.⁴

GIVING WITH EMUNAH

Now what's unique about these things? What do we know about the *mitzvah* of spending money for Shabbos and Yom Tov? It's not on your *cheshbon*. Hashem says, "You can lay out the money and I will pay it back." Everything goes into the yearly *cheshbon* except for *hotzaos Shabbos v'Yom Tov*. Now, what does it take for a person to put out money? What do you have to do? You've got to trust Hashem. You've got to believe in what He says. "If you spend money, I'll pay you back." Your friend tells you, "Go ahead and spend money. I'll give it back to you." What do you say to him sometimes? "Give me a *shtar*, give me a *mashkon* - why should I trust you?" But when Hashem tells you, you rely on Him. And that's *emunah*.

When it comes to *tzedakah*, it's the same thing. Hashem tells you, if you give *tzedakah*, ונתנו, it's going to come back to you. You will not lose.

That's a tremendous insight for a person to think about and to consider. Even when someone gives *tzedakah* with *emunah*, there are two main ways to look at it. The first approach is as follows: "I have *emunah* that Hashem gave me extra money to give to *tzedakah*, so even though it looks like I have \$100 right now, only \$90 of that is really mine. Hashem gave me an extra \$10 so that I can give it to *tzedakah*. So even from the

³ ופסקו אנשי אמנה אמר רבי יצחק אלו בני אדם שהן מאמינן בהקדוש ברוך הוא דתניא רבי אליעזר הגדול אומר כל מי שיש לו פת בסלו ואומר מה אוכל למחר אינו אלא מקטני אמנה

⁴ שמאמינים בהקדוש ברוך הוא - לותר ממונם לנוי הדור מצוה ולצדקה ולהוצאת שבתות וימים טובים

start, that \$10 wasn't really mine and therefore I don't have such a hard time giving it, even though I will end up with \$10 less than I started with." The second way to look at it is as follows: "I have \$100 right now. When I give \$10 of that to tzedakah, I have emunah that Hashem wants me to give it and He will return it to me. So I am actually not going to lose from the original amount." Both of these approaches require emunah and both of them test our emunah.

THE BEST "STABLE MONEY FUND" AVAILABLE

The *gemara* in Kesubos (66b) says that if a guy wants to "salt" (i.e., preserve) his money, what should he do? **יחסרה לצדקה**, he should be *machaser* (diminish) it for *tzedakah*. That's what he should do. You know why? Because when you are *mechaser* it for *tzedakah* - when you give away money to *tzedakah* - that itself ensures that you don't lose your money. It's *mamash* amazing!

The *gemara* (ibid.) relates that Rav Yochanan asked the daughter of Nakdimon ben Gurion what happened to all her father's money.⁵ You know what she said? "My father didn't "salt" his money." The *gemara* says what do you mean? He was known as a tremendous *ba'al chessed*. The *gemara* says he didn't give according to his abilities. He didn't give what he was able to give. So we see that if you give *tzedakah*, your money will be *neskayem* (preserved), but if you don't give what you are supposed to give, it's going to "cost" you.

Furthermore, you have to know it's even more than that. If somebody invests in *tzedakah*, the *tzedakah* is going to be *ma'ashir* him - it's going to enrich the one who gives it! An open gemora in Ta'anis (9a) says this clearly.⁶ It's also brought down in the Tur⁷ and in the Ohr Zarua.⁸ **כל שמרבה במעשרות מרבה בעושר** - *anyone who increases his ma'aser will*

⁵ תנו רבנן במעשה ברבן יוחנן בן זכאי שהיה רוכב על החמור והיה יוצא מירושלים והיו תלמידיו מהלכין אחריו ראה ריבה אחת שהיתה מלקטת שעורים מבין גללי בהמתן של ערביים כיון שראתה אותו נתעטפה בשערה ועמדה לפניו אמרה לו רבי פרסני אמר לה בתי מי את אמרה לו בת נקדימון בן גוריון אני אמר לה בתי ממון של בית אביך היכן הלך אמרה לו רבי לא כדון מתלך מתלא בירושלים **מלא ממון חסד** ואמרי לה חסד ושל בית חמך היכן הוא אמרה לו בא זה ואיבד את זה וכו'.

⁶ ואמר רבי יוחנן, מאי דכתיב, "עשר תעשר" - עשר בשביל שתתעשר (כתב ר"ח שם זו"ל: "עשר תעשר כלומר עשר כדי שירבה קניינך ותעשר עוד פעמים אחרים. ואמרין כי שרי למימר הכי והכתיב לא נתסו את ה' אלהיכם ושנינו חוץ מזו שנאמר הביאו וגו' ובחנוני נא בזאת וגו' כתיב אולת אדם תסלף דרכו ועל ה' יזעף לבו. כיוצא בו בתורה דכתיב ויחדו איש אל אחיו לאמר מה זאת עשה אלהים לנו"

⁷ ועוד כי הדבר בדוק ומנוסה כי **בשביל הצדקה שנותן לו יחסר לו אלא אדרבה תוסיף לו עושר וכבוד** דכתיב (ד"ה ב' לא) מהחל התרומה לביא בית ה' אכול ושבעו והותר עד לרוב כי ה' ברך את עמו (יורה דעה, רמ"ה)

⁸ **וכל מה שמרבה במעשרות מרבה בעושר** והמרבה בצדקה יותר מן המעשרות ה"ז משובח ובלבד שלא יבזבז יותר מחומש כההוא דפ' נערה שנתפתתה דא"ר אילא באוש' התקינו המבזבז אל יבזבז יותר מחומש וכו' (אור זרוע, חלק א, הלכות צדקה י"ד: א)

be enriched. Rabbeinu Yona also writes similarly.⁹ The Chafetz Chaim brings this out as well in his *Sefer Ahavas Chessed* (Part 2, Ch 18) where he writes: number one, you have to know there's no *chashash* (concern) of getting any *nezek* and second of all, *tzedakah* will *ma'ashir* (enrich) you.

HOW DOES MA'ASER MAKE YOU RICH?

The *shaylah* is, what are the conditions that assure that *tzedakah* will enrich you? The conditions to be *ma'ashir* from *tzedakah*, says Rav Chaim Volozhiner (as brought down in *Kesser Rosh*), is that if you give *ma'aser*, you're not going to lose, but if you give a *chomesh*, you're going to be *zocheh* to *ashirus* and *kol tuv*.¹⁰

Now, most people don't trust Hashem in these matters. I once told a story that I had a *talmid* who was *mamash* an *evyon* (pauper). He was a single fellow. Then he gave up his job on Shabbos and he *pashut* didn't have a penny. He looked for work. It was hard for him to find work. Then he heard me give a *shiur* that if a person gives *tzedakah*, he's going to be *matzliach*. A short while later he started giving 20% of whatever he got. I remember he once came and gave me \$2. He told me he just worked for somebody and made \$10. I forgot what he did. He filled a guy's car with gas or he cleaned a guy's car out, or something like that. He gave 20%. He wanted to know how fast Hashem returns the money. I said, "You know on an investment of \$2, what do you think? Hashem is going to make you a millionaire? If you get back 10 times your money, that's a killing. If Hashem gave you back \$40 for your \$2, that's pretty good. Make a *cheshbon* how much you give and we'll see. I can't tell you how it will turn out. I don't know," I told him.

A short while later he overheard somebody in my house telling me about a stock that was becoming available. He heard about this stock

⁹ מעשרות סייג לעושר. וכדאמרין במסכת תענית (דף ט') על אותו תינוק שהיה קורא עשר תעשר. אמר לו ר' יוחנן עשר שבביל שתתעשר ואמר לו וכי מותר לנסות והא כתיב לא תנסו את ה' אמר ליה (הכי אמר) רבי אושעיא חוץ מזו שנא' הביאו את כל המעשר אל בית האוצר ויהי טרף בביתו ובחוננוי נא בזאת וגו'. וע"ז נאמר מעשרות סייג לעושר שהרוצה להתעשר יתן מעשרות בעין יפה. ושלא יאמר אלף כורין איך אתן מאה למעשר והם שוין כמה אלא יתנם כי השם יתב' ויתע' נאמן לשלם לו כל מה שיתן ולהכפיל את השכר והוא אמת גם על פי הנסיון. וענין הצדקה הוא כמו המעשרות ובהרבות בצדקה יוסיף עושר על עשור. ואל ימנע לב האדם מליתן מתנות גדולות לאביונים פן ימנע עושרו ולא יספיק. וידוע ידע כי זאת תהיה הסיבה אליו לעשות במשפט (רבינו יונה על פרקי אבות ג' י"ג).

Rav Brog, Shlitta, was asked, "Isn't there an open Gemora in Ta'anis (9a) that says ר' עשר תעשר" - עשר תעשר¹⁰ שבביל, implying that giving a tenth alone enriches a person as well, not simply keeps him even?" The Rosh Yeshiva clarified that the double language of עשר תעשר in the pasuk means that if you give ma'aser twice, then you will be enriched. This is what R' Chaim Volozhiner meant. Regarding the Rishonim quoted above, Rav Brog wasn't sure if R' Chaim Volozhiner was arguing or trying to explain them. It could also be that giving ma'aser alone can enrich a person, but giving a chomesh is a definite.

that somebody came to tell me about. He could buy it for 50 cents and it's worth \$1 right now. The fellow came to me and said, "I overheard something I shouldn't have overheard; I heard you talking about a stock. You think it's for me?" "You don't make an investment unless you can afford to lose it," I said to him. This fellow didn't tell me what he was going to do, but he actually went out and borrowed \$2000. Then he went behind my back and bought that stock. The next thing I know he comes into me and he puts eight grand on my table within a month's time. I said, "\$8000?!" He said, "Yes, that's my *chomesh*." I said, "What do you mean?" He said, "I made 40 grand." I said, "How did you make 40 grand?" He said, "On that stock." "But I told you not to do it," I told him. He said, "I know, but I gave my 20%, so I knew Hashem is going to make me rich. There was no risk here." Hashem came through for the guy. He started out with two nickels. It was *pashut* a *chiddush* in the "enrichment program." He paid up the guy he borrowed the money from, gave *chomesh*, and he had plenty left over.

That's what a person has to know. The problem is that we don't believe it. We're not *ba'alei emunah*. We're lacking in our level of *emunah*. A person has to understand that *tzedakah* is an investment.

"TESTING" HASHEM

People have no money. You ask them for *tzedakah* and they say they have no money. Then you say, "Would you like to invest in a very good offer?" All of a sudden they have money. I always wonder, how do you have money all of a sudden? Yesterday, they said they have no money. You have to look at it like it's money for an investment.

Now there's one very interesting thing to note. The Chafetz Chaim in *Ahavas Chessed* writes that regarding *tzedakah le'aniyim*, the *gemara* says in *Ta'anis* (ibid) עשר תעשר, which means שתתעשר עשר בשביל. Now what does that mean? Most people think, you know what the *teitch* is? If you give money, you become rich. But the *gemara* says עשר בשביל שתתעשר. The Chafetz Chaim explains that a person is allowed to give money for *tzedakah* in order to become rich.¹¹

¹¹ והפרשת מעשר הוא ענין גדול, כמו שאמרו בתענית דף ט'. על הפסוק (דברים י"ד כ"ב): "עשר תעשר" - עשר בשביל שתתעשר. ובכל דבר אסור לנסות הקדוש ברוך הוא, ובוזה מטר, מטעם שאמר הכתוב (מלאכי ג'): "הביאו את כל המעשר אל בית האוצר ויהי טרף בביתי ובחונני נא בזאת אמר ה' צבאות אם לא אפתח לכם ארבות השמים והריקתי לכם ברכה עד בלי די". וכן נפסק (ביוורה דעה סימן רמ"ז ע"ד), דבמעשר מטר לנסות השם יתברך (אהתב חסד, חלק שני י"ח)

There's a *pasuk* in *Malachi* (3:10). We read this *perek* in *Malachi* on Shabbos Hagadol right before Pesach. Over there it says *ובחנוני נא בזאת* - *and test Me with this*. Hashem says, "Give a message to Klal Yisrael that they should test Me in this area. In this one area they can test Me." It means that generally it's forbidden to test Hashem. It's a *pasuk* in the Torah *לא תנסון*, *you're not allowed to test Hashem* (Devarim 6:16) and say, "I'm going to do a *mitzvah*. Let me see if I get *sechar*." You are not allowed to do that. Over here, the Torah writes clearly *הביאו את כל המעשר* אל בית האוצר, *and there will be money for aniyim in My house*. Hashem says, *ובחנוני נא בזאת*, *I will pour brachah for you* *די בלי די*.

The Rema in *Shulchan Aruch* (Yoreh Deah, 247:4) *paskens* like that and writes that when it comes to *ma'aser kesafim* (not only *terumos uma'asros*), it's *mutar* for a person to test Hashem Yisbarach.¹²

BECOMING MECHUYAV IN TZEDAKAH

Rav Chaim Soloveitchik says a *moradike zach*. Rav Chaim explains that the *gemara* says a *chiluk* (difference) between the *doros harishonim* and the *doros ha'achronim*. The *doros harishonim* sought to be *mechayev* themselves in *ma'aser*, and the *doros ha'achronim* sought to exonerate themselves from *ma'aser*. They made all kinds of *shtiklach* not to give *ma'aser*. There's a *heter* that if you bring your *tevuah* (grain) into your house in a certain fashion it's not *chayav bema'aser*. If you bring it through the window, through the rooftop, you don't bring it in the regular entrance, you're not *chayav* in *ma'aser*. Now, there are lot of people today who seek *heterim* to relieve themselves of the obligation of *tzedakah*, like the "*doros ha'achronim*."

Rav Chaim said that Hakadosh Baruch Hu tells us when it comes to *tzedakah*, "I don't want you to rely on *heterim*. I want you to be *medakdek* and find ways of giving *tzedakah*, of making yourself *mechuyav* in the *tzedakah*."

HETERIM DON'T LEAD TO BRACHOS

I know of many *yungeleit* who suffered financial losses, who didn't have any money. One called me up. He was in Eretz Yisrael and he had a

¹² כתב בש"ע ז"ל: הצדקה דוחה את הנזירות הקשות וברעב תציל ממות כמו שאירע לצרפית (הגה): והיא מעשרת ואסור לנסות הקב"ה כי אם בדבר זה שנאמר ובחנוני נא בזאת וגו' (טור מגמרא פ"ק דתענית) וי"א דוקא בנתינת מעשר מותר לנסות הקב"ה אבל לא בשאר צדקה (ב"י דכך משמע מש"ס שם):

robbery in his house. They cleaned him out. I asked him how much he lost. He said he lost this, he lost that. I told him, “My *tiere yid*, I'm sure you didn't give *tzedakah* and *ma'aser* from your *chasunah* presents. Is that true?” He said, “Yes.” I said, “Why not?” He said, “I got a *heter*.” I said, “Well, if I was you, I'd go back to the *rav* and I would ask him if he could pay you because the *heter* caused you a loss. If you make a *cheshbon* you will see that what you lost is exactly what you were *mechuyav* in *ma'aser*. You didn't gain anything. The *rav* will tell you, ‘But you asked me for a *heter*. You were looking for a *heter*.’ Okay, so you wanted to be the *doros achronim*, what can I tell you.”

When it comes to *tzedakah*, Rav Chaim explains this message from *Malachi*, of “Test Me in this,” that Hashem is saying, “One thing - don't rely on *heterim*. You're not going to lose. You're going to gain.”

What kind of *heter* is that anyway? A *rav* gives a *yungerman* a *heter* not to give *tzedakah*? Why is the *yungerman* presenting the question? You know why? Because he has a small income and he feels if he gives *tzedakah* he won't have money to live. How can he give *ma'aser*?

Now, if he saw *ma'aser* as an investment of how to increase your money, if the *rav* would explain to him what it says, עשר בשביל שתתעשר, if he believed what the Rambam says in Hilchos Matnas Aniyim (10:2), אין אדם מעני מן הצדקה - *a person will not become poor from tzedakah* - if he believed that הריקתי לכם ברכה עד בלי די - *I will surely open the floodgates of the sky for you and pour down blessings on you* (Malachi 3:10), you think he would have given him that *heter*? He didn't save him any money by giving him that *heter*.

That's what a person has to know. The *gemara* calls that פסקו אנשי אמונה. That's what the *gemara* says. Because if you have *emunah* in Hakadosh Baruch Hu and give *tzedakah*, the *tzedakah* is returned to you.

Many people have asked me the following question: “Should I give *tzedakah*?” In my response to them, I tell them, “If you knew that giving *tzedakah* would increase your bottom line, would you give *tzedakah*?” “Of course,” they answer. “What if you knew it would increase your bottom line and every penny you're going to give will come back to you - would you give *tzedakah* then?” “Probably.” “So why don't you give *tzedakah*?” You know why? Because you don't believe what Hashem says! “Oh, I have to be a *ba'al madreigah*,” is what I often hear.

TZEDAKAH ON EREV PESACH

Now there's a *bezundere inyan* (special time) of giving *tzedakah* on Erev Pesach. It's part of the *chovos* (obligations) of Pesach. You know what it's called? *Kimcha depischa*. It's a *minhag*. The Gr"a says it's alluded to in the *pasuk*: 'שבעת ימים תאכל מצות וביום השביעי חג לה' - *seven days you should eat matzos and the seventh day is chag laHashem* (Shemos 13:6). The *pasuk* goes on and says מצות יאכל את שבעת הימים (ibid 13:7). The Gr"a says there is a *remez* in this *pasuk* to the *minhag* mentioned by the Rema to give money to *aniyim* for Pesach. The *makor* for that is from the *Yerushalmi*. The Gr"a says where is the *remez* for this in the *pasuk*? First it says שבעת ימים תאכל מצות. That means you yourself should eat *matzos*. But besides your *chiyuv* to eat *matzos*, says the Gaon, you're also obligated to be *meshtadel* to see that *matzos* are יאכל - that they shall be eaten for שבעת ימים. That means it should be eaten by others!

He says another thing. When it comes to the others, it says in the *pasuk* ואכלו בשערך ושבעו. Make sure they have *seviyah*, satiation. He says it's *meduyak* in the *pasuk*. You know what the *pasuk* says? The first time it says the word *matzos* it's spelled without a *vav*, *chaser*. In the second case when it says *matzos*, it's spelled with a *vav*, *malei*. You know why? When you eat your own *matzos*, minimize. You should have for yourself minimal *matzos*. But when it comes to somebody else - for them - you should make sure you're giving maximum *matzos*!

You have to understand this is an interesting *chiyuv*. It's a *chelek* of the *simchas Yom Tov*. It's not just the general mitzvah of *tzedakah*.

The Rambam brings this *halachah* of distributing funds for Pesach in *Hilchos Pesach*. It's an integral part of the Yom Tov obligations.

Now, it's interesting to note that each one of the *moadim* correspond to one of the *avos*. The *moed* of Pesach corresponds to Avraham Avinu, as it says in the Tur. Now, you can understand why there's a unique connection between Pesach and *chessed*. Avraham Avinu is the *amud hachessed*. That's why there's a special *inyan* before Pesach to be *marbeh tzedakah* by giving *kimcha depischa* to *aniyim*, and not just because Pesach is expensive.

Rav Hutner makes another interesting point. Which two *brisos* did Avraham Avinu introduce to Klal Yisrael? *Bris milah* and the *bris*

hachessed. The *gemara* (Kesubos 8b) calls it a *bris*. It was a covenant. Now, everybody knows that by Pesach Mitzrayim, the Jews performed a *bris milah*. It [yetzias Mitzrayim] was bound with the *bris milah*. But *yetzias Mitzrayim* was also bound with the *bris hachessed*.

The Torah tells us about Avraham's *chessed*, and relates how Avraham did extreme *chessed* for the *malachim*. It says לְוָשִׁי וְעָשִׂי עֹגוֹת - knead and make cakes (Bereishis 18:6). Those “cakes” were *matzos*. He was baking *matzos* for them. Avraham did *chessed* under extremely difficult circumstances. The *pasuk* says וִירָא וִירָץ לְקִרְאָתָם - and he saw and ran to greet them (ibid 18:2) and Chazal tell us that it was the third day after his *milah* and he was dripping with blood! But do you know what he was really doing? He was laying the foundation of the *bris hamilah* together with the *bris hachessed*.

When we go out of Mitzrayim every year and we remember *yetzias Mitzrayim*, Hashem says to us: “Nu? Remember the *bris*? Remember the *bris milah*? Remember the *bris hachessed*!”

It says וְכָל עֶרְלָא לֹא יֵאָכֵל בּוֹ. That's the *din*. You can't eat the *korban Pesach* unless you have a *bris milah*.

It says Klal Yisrael was *metzuyan* in *middas hachessed*, the *bris hachessed*. We're *mechazek* our *zechus* to get out of Mitzrayim through being *mechazek* ourselves in the *middah* of *chessed*. Every year we go out of Mitzrayim, as it says in the Mishna - חַיִּיב אָדָם לִרְאוֹת אֶת עֲצָמוֹ כְּאִילוֹ הוּא - יֵצֵא מִמִּצְרַיִם (Pesachim 10:5).

THE GREATEST BOOMERANG EFFECT

I always thought Pesach comes at a very non-auspicious time - right after Purim. Everybody says, “Oh, I'm drained from Purim.” *The mitzvah of kimcha depischa* is right after Purim. But what Klal Yisrael gives is amazing! They give *nachamol* (again) as if they never gave *tzedakah*! Because they're *ma'aminim*. These are all tests of *emunah*. *Yetzias Mitzrayim* is a test of *emunah*. Do you believe in Hashem or are you from the אֲנָשֵׁי אֲמוֹנָה? Are you from those people who say, “Hashem, enough is enough!” And Hashem says, “I'll give it back to you!” וְנָתַנּוּ. “I'm going to give it back.” That's what a person has to understand. If a person understands it, that's greatness!

When Hashem wants to give Klal Yisrael a *kapparah*, you know what He says to them? Instead of putting pebbles in the pot, put *machatzis hashekel*, because from pebbles you're not going to have any *zechusim*, but if you give *machatzis hashekel*, you're going to have a *zechus*. And that *zechus* is going to come back to you. A person should give this consideration. The Rambam (Hilchos Yom Tov 6:18) writes clearly that if a person eats and is only *mesameach* himself - it's not *simchas Yom Tov*.¹³ The Rambam says it's a terrible thing. The Rambam gives a very extreme description of what the *simchah* is equal to, if you're not *mesameach aniyim v'umlalim*. It's not *simchas Yom Tov*. It's a party of dung. That's what he calls it. A very *shtarke lashon*.

Baruch Hashem, in Eretz Yisrael there are lots and lots of organizations. The problem is, a lot of people are not *zocheh* to know how to access the organizations. I once asked a talmid of mine, who is now a *yungerman* and living in Eretz Yisrael, "How are you making Pesach?" He said, "Pesach is the easiest Yom Tov for me." I said, "Easiest Yom Tov? How is that?" He said, "If you knew what I learned about - of how to get from organizations for Pesach, you would be amazed. I stock my freezer with enough food to last until Shavuos. The freezer is stocked. You get chicken. You get meat. You get potatoes. You get what you need. It's unbelievable."

I've gone to watch this distribution more than once. They *pashut* block up roads, busy roads. They come with these massive trucks. They unload crates from these 18-wheelers, and everything is very organized. They pile up the boxes. Some people pull up with their cars, many others come with wheeled baskets and babies' prams and load them up with boxes of goods. I'm thinking, "I wonder if the Yidden who they collected the money from in America, who gave the money for this *maos chitim* have any idea where their money is going?" People come in with wagons and kids to help with the *schlepping*. I saw a kid *schlepping* just a board attached to wheels to get his load out. The *balagan*. The police. It's very hectic over there, getting in and getting out. And there's a lot of these distribution centers.

¹³ וכשהוא אוכל ושותה חייב להאכיל לנר ליתום ולאלמנה עם שאר העניים האמללים. אבל מי שנועל דלתות חצרו ואוכל ושותה הוא ובניו ואשתו ואינו מאכיל ומשקה לעניים ולמרי נפש אין זו שמחת מצוה אלא שמחת כרסו. ועל אלו נאמר (הושע ט ד) "זבחיכם כלחם אונים להם כל אכלו יטמאו כי לחמם לנפשים". ושמחה כזו קלון היא להם שנאמר (מלאכי ב ג) "זוריתי פרש על פניכם פרש" "חגיכם (dung)"

But a *mentch* has to know ונתנו and you have to *mechazek* yourself, *nachamol* and *nachamol* (again and again). You have a *zechus nijlah*. Every time you give *tzedakah* - besides for helping out *bein adam lechaveiro*, besides for doing a *mitzvah* of *tzedakah* which is *tatzil mimaves* (saves from death) - you have to know it's only a short-term investment, and it's going to come back to you.

THE BOTTOM LINE

The word ונתנו (this week's parsha, where the Yidden were commanded to give *machtzes hashekel*) reads the same way backwards and forwards. This teaches us that when we give *tzedakah*, and specifically *ma'aser*, Hashem pays us back. The idea that giving *ma'aser* ensures that we won't lose money is a challenging concept. It requires us to instill a healthy dose of emunah into our hearts and minds so that we will open up our wallets to give *ma'aser*. If I haven't given *ma'aser* until now (or have not been scrupulous with it), I can rethink that. Will Hashem really pay me back? Will I get back the thousands of dollars I give to charity? How will that happen? Not only do Chazal say that we won't lose out, but a number of Rishonim and Poskim say that giving *ma'aser* can even enrich a person! This coming week, I will start looking at my *tzedakah*, not just as a *mitzvah* I do automatically, but as a real investment that not only returns my principal, but pays me dividends! I will look for meaningful and impactful opportunities to "invest" my *tzedakah* and *ma'aser* money wisely, with people and causes that my Rav endorses. I will keep in the front of my mind that I am *l'chatchila* allowed to "test" Hashem regarding my giving of *ma'aser* and *tzedakah* (only). In the *zechus* of my commitment, IY"Y, I will see much *bracha* and *hatzlacha*.

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