



THE PURPOSE OF AMERICAN WEALTH AND PROSPERITY

THE DISCOVERY OF AMERICA WAS FOR TORAH

In this week's *parshah* the subject is Hashem telling Moshe to tell Klal Yisrael about the Yidden donating money and goods to the *Mishkan*. One of the *keilim* in the *Mishkan* was the *Aron*. It says regarding the *Aron* ועשית בדי עצי שטים "you should make poles" (in Yiddish it's called *shtangen*), that you put in the *Aron* (Shemos 25:13). *Chazal* say (Midrash Lekach Tov, Shemos 25:13), אלו המסייעין את עוסקי התורה, that refers to those who assist those who are involved in *eisek haTorah*. וציפית אותם זהב "you should cover them with gold," the *pasuk* continues. The *Midrash* (ibid) says *vaiter*: שבמקום שעתיד הקב"ה לעשות צל לעוסקי התורה, just like in the future Hashem will make a special place for those who are *osek beTorah*, so too עתיד לעשות למחזיקים בה, Hashem will also make a special place for those people who are *machzik* the Torah.¹

Now, whether you realize it or not, every Jew has a *chelek* in Torah. Every Jew has a *chiyuv mideoreisa* ללמוד תורה ביום ובלילה. If you can't be a *lomed Torah*, you have an opportunity to be a facilitator of Torah.

If someone were to ask Rav Chaim Kanievsky for what purpose was the land of America discovered by Columbus, what would he say? To get rid of the Indians? No. What do you think the answer would be?

Rav Chaim said there was once a *talmid chacham* who went to America to collect money for *kollelim*. When he came back, he told Rav Chaim, "Yesterday I came from America and I'm *pashut nespael*. I am amazed. There are business people, many business people who go to work early in the morning. They come back at night, tired and even so they have hours at night where they accept all types of *shluchei mitzvah* and they treat them all *beseiver panim yafos*." Rav Chaim told him that was the reason that America was discovered by Columbus. That was its *tafkid* - to be *machzik lomdei Torah*.

When you learned history they didn't teach you that. Now you learned an important history lesson.

This is called a Torah perspective. When you go to Manhattan, you see all these big, tall buildings. Once upon a time, there used to be a lot of people running around there, a busy place. Corporate headquarters of the major corporations of the world. Hundreds of millions and billions of dollars passed hands. For what purpose? To support Torah in the world.

BE OSEK BATORAH FOR LIFE AND HATZLACHAH

Another time a fellow came to Rav Chaim and he told him that *pashut* there are people who work from day to night and then after that they go and have a *shiur* in *gemara*. They *chap arein* some supper in between. Then they sit the rest of the evening and they're *mekabel meshulachim* from Eretz Yisrael and they're *mekabel* them nicely. You know what Rav Chaim said? "From that conduct they're *matzliach* and they live. That's what gives them life and that's what brings them *hatzlachah*."

People don't understand the *chashivus*, the importance of being a supporter of Torah. Do you want to be a supporter of Torah? A lot of kids dream about becoming rich. I've heard from many young people, "Someday I'm going to be wealthy." I told them, "I've got some news for you. I don't want to rain on your party, but the probabilities of that happening are not great." A number of them asked me, "How do you know that?" I said, "Well, there's a concept in the Torah that's called אחרי רבים להטות (Shemos 23:2) from which we learn the *din* of הרב אחר הרב. Are *rov*, the majority of people wealthy? No. *Rov* people are dreamers. They're dreamy children. They're dreaming of becoming rich. That's the American dream. And they die with their dreams."

You have to know that the reason for wealth is to be *machzik Torah*. I'll tell you a *peledike chiddush*. Rav Shach said it. Rav Chaim Kanievsky said it. Rav Aharon Leib Shteinman said it. The fact is that after World War II, there were such *chiddushim* in the *olam haTorah* that never existed beforehand. The fact that *ashirim* should give money to Torah in such a form and fashion?! That never existed before the *churban* Europe. A *yam*, a sea of money is being given to support Torah all over the world, and especially in America.

HASHEM'S CHESSED TO HELP US REBUILD

Rav Chaim said, "Do you know why it's like that? Because after the *churban haTorah*, Hashem gave the possibility to build the Torah anew and this is happening through granting these people money."

The *Ponevezher Rav* also said that the increase of Torah after World War II was much greater than before the war.

I once told this to a *talmid chacham* from the old country. He got all angry at me arguing about the unsurpassed quality of Torah that existed in those days. I told him, "What world did you live in?" He said, "You never saw Telz." I said, "Okay, I'm not saying there wasn't quality, but the quantity of Torah, the fact that there are so many *sefarim* today. It used to be it was very little and now it's unbelievable."

¹ ועשית בדי עצי שטים. אלו המסייעין את עוסקי התורה. וציפית אותם זהב. שבמקום שעתיד הקב"ה לעשות צל לעוסקי התורה עתיד לעשות למחזיקים, שנאמר כי בצל החכמה בצל הכסף (קהלת ז יב), ואומר עץ חיים היא למחזיקים בה (משלי ג יח).

A SERIOUS INVESTMENT

Now, many people give *tzedakah*, but most people don't take their *tzedakah* seriously. They really don't. They don't understand that *tzedakah* is a real true investment.

When Lakewood Yeshivah made their 50th year dinner, some people came to Rav Chaim Kanievsky and they asked him, "Is any special *sechar* going to be meted out for people who donate to Lakewood? What's going to be the *middah keneged middah*?" Rav Chaim said, "They're going to sit in Gan Eden together with many *talmidei chachamim*." You hear this? So they asked, "Will they sit together with Rav Aharon, *zichrono levrachah*?" He said, "*Lefi* the *medrash*, *mestama*, yes."

A person has to know that someday you're going to have to ask yourself, "Do I have any investments in Lakewood Yeshivah?" And when you give that donation, you have to think to yourself, what are you giving it for? Lakewood is a huge empire today. When you're giving it, you have to have in mind what you're giving it for.

You want a *chelek* in the Mir in Yerushalayim? You want a *chelek* in the big institutions of Torah? It would be very wise if you'd get yourself a 'piece of the rock.' You'll come to the next world, you're going to have a *chelek*. Otherwise, you'll come there and you'll have zero.

WHAT IS THE HIERARCHY OF TORAH SUPPORT?

A group of *talmidei chachamim* sat down with Rav Chaim and they asked him, "Could you tell us clearly what's the order of the hierarchy when we give our *tzedakah*? How do we give it?" Today, many people come with letters. Everybody has a heartbreaking story about how they are the cause of all causes. One guy can't pay his rent. The other person had a business, the business went down. Yesterday, there was a guy who looked like a *rosh yeshivah* who came here. He said his business *plotzed* twice. Now he's trying to open it a third time. Could you help me? Here is a guy that works, a guy who comes every year. He's a contractor. He's a builder. He realized that *shnorrng gelt* was a much better business than a contractor's. He once told me, "I'll be very straight with you. I'm going to keep on *shnorrng*. It makes me be a put together guy." You could see he's a *besser mensch*. "How come you don't feel bad?" I asked him. He said, "What should I feel bad about? I don't feel bad about it. Nu, now that I told you the truth..." I said, "I'm going to give you a donation *kefi* what you're *shaveh*." He just called recently, somebody from here, "Remember me? I'm the contractor. Send me \$100."

TORAH IS NUMBER 1

As Rav Chaim said, the highest, first precedent your money should go for is for Torah, Torah, Torah. Now, should it be for a building or should it go for ongoing support? Rav Chaim said whatever is more necessary. If right now they desperately need a building and it's minimizing the Torah growth, then you give for that. If it's more needed for the upkeep of the *yeshivah*, then give money for that. Even if they'd like to put up a nice beautiful building, but it's not exactly needed, then it's not as important.

A REGULAR YESHIVAH

What's more important: a regular *yeshivah* or a *yeshivah* for *ba'alei teshuvah*? Absolutely a regular *yeshivah*. That's also something that a lot of people don't know. I remember working many years ago in a *ba'al teshuvah* yeshiva in Eretz Yisrael and thinking it's the most important cause. I remember, I met a very famous American wealthy *gvir* who came to the *yeshivah* when I was teaching there. He came there and he said, "I only help *ba'alei teshuvah yeshivos*." I was thinking to myself, "You're a wise businessman. You know how to corner the market." Then I asked my grandfather (Rav Avigdor Miller, zt"l) afterwards: "What takes precedence?" He said, "A regular *yeshivah* - any time of the day." And Rav Chaim said that and Rav Shach said the same thing. I said, "Boy, I'm a poor businessman, and so is that guy too, because he doesn't know how to invest." Now, I'm happy for the *mosad* that he helped by giving them millions of dollars, but it doesn't mean it was the best investment.

A YESHIVAH AND KOLLEL ARE ABOVE A CHEDER

Now, he said, "What takes precedence, you have a *cheider* for children, a *talmud Torah*, versus a *yeshivah* or a *kollel*?" Rav Chaim said, once again a *yeshivah* and a *kollel* take precedence. He explained the reason why, but that's the rule of what's more important.

HACHNASAS KALLAH

Let's say you have *hachnasas kallah* or you have support of *yesomim*. What takes precedence over there? A *kallah* who is not a *yesomah* but doesn't have money to get married. What takes precedence? Rav Chaim said, "In *Shulchan Aruch Yoreh Deah* (249:15) it says clearly there's no *mitzvah* as great as *hachnasas kallah besulah*, to marry off a girl who was never married."² I would never have thought so. That's because we work on emotions. You can't *pasken* on emotions.

A KALLAH YESOMAH

Now, sometimes you get both. Somebody called me this Sunday with a heartbreaking story of a 39 year old woman who just died from cancer after suffering for a few years. She left a family of *yesomim*. Her first child, a daughter, is getting married this coming Monday. They're getting up from *shivah* on Thursday and going to the *chasunah* on Monday. They have no money. Could you help them? I said, "I definitely want to. I would like to get a piece of that investment. That's *hachnasas kallah* - a great *mitzvah* - and a *yesomah*." That's what they call a dual *mitzvah*, two for the price of one.

² גבאי צדקה שיש בידם מעות צדקה ישיאו בהם בתולות עניות שאין צדקה גדולה מזו

ANIYIM IN ERETZ YISRAEL OR LOCAL ONES?

Another thing. Let's say you have עירך versus עניי ארץ ישראל, so *aniyim* from your city come first. (Yoreh Deah 251:3).³ But if you have *aniyim* of Eretz Yisrael versus *aniyim* of *chutz la'aretz* - let's say we live in Cleveland and there are *aniyim* in Brooklyn, in Williamsburg, in Lakewood and you also have *aniyim* in Eretz Yisrael - in that case, the *aniyim* in Eretz Yisrael take precedence (ibid).

But that's all when all matters are equal. If you have an *ani* in Eretz Yisrael who is just missing some money and an *ani* in New York who is on the street, then that guy in New York takes precedence.

AVOS UBANIM OR A KOLLEL

Rav Chaim was asked about a wonderful fellow who came up with the idea of *avos ubanim*, to establish on Motzei Shabbos in *shuls* - a most beautiful thing! Swarms of fathers and children come to learn after *havdalah* in the *shul*. It's a beautiful idea! They give out prizes. They collect money. It's a beautiful *zach*. "What's more important, to support a *kollel* or to support *avos ubanim*?" He said, once again, supporting a *kollel* wins hands down.

Now, he says how could it be? *Lechorah* children's Torah is תינוקות של בית רבן. The *gemara* (Shabbos 119b)⁴ says they keep the world in existence, so doesn't that give them precedence? Rav Chaim said no, because a *yeshivah* or a *kollel* both already contain established *talmidei chachamim* and the world stands upon the *yeshivos* also, besides just the learning of the children.

YESHIVAS BEIN HAZEMANIM FOR AVREICHIM

Who gets first? Let's say you have *yungeleit* in a *kollel*. Somebody comes up with an idea of a *yeshivas bein hazmanim*. Great idea! What takes precedence? Once again the *avreichim*, the *yungeleit* take precedence.

AN INDIVIDUAL OR A KOLLEL OR YESHIVAH?

Next question: what if you have a *kollel* or a *yeshivah* and a private person who is desperately in need. Who should you give money to first? Here, it depends on the degree of the need and it depends on the amount of *talmidim* in the *kollel* or *yeshivah*. If they're the same, then you have to know what's better, a *yeshivah* with *bachurim* or a *kollel* with *avreichim*. But a private *nitzrach* doesn't take precedence over a *kollel* or a *yeshivah*.

ZECHUS FROM KOLLEL, YESHIVAH OR AVOS UBANIM?

Now, someone has a sick person in his family and he wants to give money to *tzedakah* as a *zechus* for the *choleh*. Should he give it to a *kollel*? Should he give it to a *yeshivah*? Or should he give it to *avos ubanim*? Rav Chaim said, "A *yeshivah* goes before a *kollel* and a *kollel* goes before *avos ubanim*." The reason a *yeshivah* goes before a *kollel* is because the *yungeleit* in the *kollel* will learn Torah even if they don't get money. But *bachurim*, if there is no money in the *yeshivah* to feed them, they won't learn anything. But Rav Chaim said that if the *yungeleit* won't be able to learn if they don't get money, then the *yungeleit* take precedence. A *yeshivah* or *kollel* both come before *avos ubanim*.

A talmid chacham remarked regarding this, "But *avos ubanim* is a big *zach*." Rav Chaim said, "Avada it's a big *zach*, but it's a *mitzvah* of *chessed*." He said, "For *avos ubanim*, every father has his *mitzvah* to learn with his kid." He said, "My father learned with me until he died. He taught me *shas*, Yerushalmi, *Tosefta*, *medrashim* over the years. That was his *mitzvah*."

There was a rich man that came forward and he said he wants to donate money for buildings. He likes to have real estate.. He doesn't want to support Torah. Rav Chaim was asked, "What's the *hashkafah* on this?" He said, "Whatever is more important is better, but someone who is not a *ben Torah* will never understand this. And he feels when he's giving towards a building, he feels like he's giving something. But when he thinks about supplying food, he thinks that tomorrow it will be forgotten like last year's snow, so he doesn't see that as valuable. That's not true."

A YERUSHAH: TORAH, UNIQUE TORAH, OR A BUILDING?

Reichman's children from Toronto came to Rav Chaim after their father's *petirah* and they said after their father passed away everybody is giving them ideas of how they should invest their money *le'iluy nishmas* the father. They know their father was a *ba'al tzedakah gadol*. He would always ask *rabbanim*, *da'as Torah* what to do, so they're asking what's the *derech*? They want to know, should they give to *gemilus chessed*, צדקתו עומדת לעד. Maybe *almonos veyesomim*. Maybe *hachzakas Torah* or maybe for a building. Maybe *yeshivos*. Maybe *kollelim*. They asked, "Is there a *ma'alah* if there's a *kollel* that learns *mishnayos Taharos* or something that's unusual." Rav Chaim said, "The *ikar* is to give for Torah. תלמוד תורה כנגד כולם. And also, to give for matters of *mitzvos*. I can't tell you the details - how much percent for this, how much percent for that." But he said תלמוד תורה כנגד כולם. For other things, somebody said, "How much should I give?" He said, "You could be *yotzei* with a *shaveh prutah*." That's what Rav Chaim said. A *shaveh prutah* you could be *yotzei*. If you see there's a special need, then you can give more.

Support of Torah definitely takes precedence before a building of Torah. *Yeshivos* and *kollelim* are equal. Is there a *ma'alah* for a *kollel* that learns *Taharos* or something unique? Definitely, because they're learning something for Hashem that not many people learn, so it's bringing *kavod* to the Torah.

³ הנותן לבני ובנותיו הגדולים שאינם חייב במזונותיהם כדי ללמד את הבנים תורה ולהנהיג הבנות בדרך ישרה וכן הנותן מתנות לאביו והם צריכים להם הרי זה בכלל צדקה ולא עוד אלא שצריך להקדימו לאחרים ואפילו אינו בנו ולא אביו אלא קרובו צריך להקדימו לכל אדם ואחיו מאביו קודם לאחיו מאמו ועניי ביתו קודמין לעניי עירו ועניי עירו קודמין לעניי עיר אחרת [באר היטב ד"ה "אחרת": משמע אפילו עיר אחרת של ארץ ישראל. ש"ך וכו' הב"ח] (כ"מ בסמ"ג וסמ"ק וטור): הגה והקבועים בעיר קרויים עניי העיר והם קודמין לעניי אחרים הבאים לשם ממקומות אחרים (טור דלא כר"י בר ברוך) ויושבי ארץ ישראל קודמין ליושבי חוצה לארץ: הגה פרנסת עצמו קודמת לכל אדם ואינו חייב לתת צדקה עד שיהיה לו פרנסתו ואח"כ יקדים פרנסת אביו ואמו אם הם עניים והם קודמים לפרנסת בניו ואח"כ בניו והם קודמים לאחיו והם קודמין לשרר קרובים והקרובים קודמים לשכניו ושכניו לאנשי עירו ואנשי עירו לעיר אחרת והוא הדין אם היו שבויים וצריך לפדותן (הכל בטור):

⁴ אמר רב יהודה אמר רב: מאי דכתיב "אל תגועו במשפחתי ובנביאי אל תרעו", "אל תגועו במשפחתי" - אלו תינוקות של בית רבן, "ובנביאי אל תרעו" - אלו תלמידי חכמים. אמר ריש לקיש משום רבי יהודה נשיאה: אין העולם מתקיים אלא בשביל הגל תינוקות של בית רבן. אמר ליה רב פפא לאבבי: דידי ודידך מאי אמר ליה: אינו דומה הכל שיש בו חטא להכל שאין בו חטא. ואמר ריש לקיש משום רבי יהודה נשיאה: אין מבטלן תינוקות של בית רבן אפילו לבגן בית המקדש. ואמר ריש לקיש לרבי יהודה נשיאה: קד מקובלני מאבותי, ואמרי לה מאבותי: קל עיר שאין בה תינוקות של בית רבן מקריבין אותה, רבינא אמר: מקריבין אותה.

A YESHIVAH AND KOLLEL TOGETHER, A NIGHT KOLLEL

That's why I tell people, "We offer you the opportunity to support a *yeshivah* and a *kollel* together. That's number one. Number two, we offer you the opportunity to support a night *kollel*. That night *kollel* is comprised of about 25 top level, major *talmidei chachamim*, all over the age of 40, ten children at least each one, all finished Bavli and Yerushalmi at least once. They're *be'emes prushim*, *tzaddikim*, *lomdei Torah mitoch hadechak*. That's one of the best golden parachutes that you can find in this world. And they learn Torah at a very unusual time. They learn Torah a whole day plus they learn at night, *gemara b'iyun*, continuously, six days a week. That's tremendous!"

LEARNING SHAS OR A GEMACH?

A fellow comes to Rav Chaim. His father died. He now wants to donate \$100,000 *le'iluy nishmas* his father. Part of it he's giving for a *gemach*. The other *chelek* he's giving to *yungeleit* that they should learn *shas* for his father. But he has two options. Either they should learn *shas* with *Tosfos* and that's going to cost him \$70,000 and remaining \$30,000 will go to the *gemach* or he can hire a group to learn *shas* without *Tosfos* and that will only cost him \$50,000 and the other \$50,000 will go to the *gemach*. Rav Chaim said, "Ah, *Torah is besser*. No matter what. *Un mit Tosfos, Torah is besser*." So the person asked, "Should we not give anything for the *gemach*?" He said *nachamol*, "*Torah is besser*." Torah is better. He didn't say, don't give. You asked me a question. I'm telling you Torah is better. Then the fellow said, "What if the *gemach* is for *bonei Torah*?" "Ah! Then it's *shaveh beshaveh*. Then it's equal. If the *gemach* is *takeh* for *bonei Torah*, then it's equal to supporting Torah because you're being *machzik bonei Torah*. Then you don't have to give 70/30. You can give 50/50, however you want."

A MARBITZ TORAH

They asked Rav Chaim an interesting *shaylah*: Does supporting a *talmid chacham* who is *marbitz Torah lerabim* take precedence over supporting a *talmid chacham* who is not a *marbitz Torah*? Rav Chaim replied that it doesn't say anywhere that he takes precedence. They asked him a *kasha* from what the Chafetz Chaim writes in his sefer *Ahavas Chesed* (פרק ו' ס"ק ב' ד"ה ולענין), that when a person gives *tzedakah*, all the good that results from the donor's *tzedakah* is added to his *cheshbon* of *zechuyos*. So, seemingly, the *marbitz Torah lerabim* should take precedence. On that, R' Chaim answered, "The Chafetz Chaim just says he will have more *zechuyos*, but that doesn't necessarily mean giving that person takes precedence."

LE'ILUY NISHMAS OR DENTAL CARE?

There was a man who had 40,000 shekel to donate. He had three ideas. One was to donate a Sefer Torah *le'iluy nishmas*, the second possibility was giving *tzedakah* for *gemilus chassadim*, and third was *halvaos*, giving loans. He wanted to know what the best investment was. Now, at the same time there was a family where a young lady died and left over a bunch of *yesomim*. They set up a *keren* to help marry off the *yesomim* but the *keren* wasn't going to cover all the costs. One of the children in the family also had a problem with their teeth, which required a costly procedure. The question was what should he give the money to? Should he put it for a *sefer Torah* for the *nifteres*? Or should he perhaps put in the fund for the kids? So Rav Chaim said, *יש מי שאומר* takes precedence. "Invest it in the teeth. Give it to that child who has the tooth problem. And regarding the *keren*, you can tell him about it, but if he asks which is more important - the *keren* (for the *yesomim* who were not yet of marriageable age) or dental care for the teeth? *Mestama* the teeth come first."

AIR CONDITIONERS OR CASH TO KOLLEL YUNGELEIT?

A person wanted to donate a whole air conditioning system for a *kollel*. The cost was \$20,000. He wanted to know, should he give them air conditioners, or should he give cash to support the *kollel*? Rav Chaim said, "Once upon a time, I would have told you support for the *yungeleit* because air conditioning was just a luxury. You didn't need it. But now we live in a world of spoiled children. They can't learn Torah without air conditioning. Since it disturbs the learning, it's better to give air conditioners. It's going to have a much longer *toeles*."

A BEIS MEDRASH AND CHILDREN LEARNING TORAH

Here is a *talmid chacham* who's going to America to help somebody from Eretz Yisrael who purchased a building for a *yeshivah* and became a big *ba'al chov*. He needs assistance. This *talmid chacham* came to Rav Chaim and asked him: "What should I tell the people in America?" "Tell them that in *Shulchan Aruch Yoreh Deah*, (סימן רמט סעיף טז) it says, *יש מי שאומר* that *mitzvas beis hakenesses* is bigger than *mitzvas tzedakah*. *ובית המדרש* is greater than the *beis hakenesses*. That's what you should tell them. And tell them the *mitzva* of *tzedakah* for children to learn Torah is greater than a *beis hakenesses*." So here you have two things. You have a *beis hamedrash* and you have children learning Torah. That takes precedence over other *tzedakos*.

TORAH AND CHESSED TOGETHER

Here is a very interesting *shaylah*. There's a *gvir* who came to Rav Chaim with the following question: "In Mir they have two thousand *yungeleit* and a lot of them have *shaylos* and they have to go ask *shaylos* to people and it takes them time, buses back and forth. It wastes a lot of time. So one of the *talmidei chachamim* there arranged for a certain major *posek* to come to the Mir Yeshivah for one hour a day to be available for everybody to ask *shaylos*, to avoid the *bitul Torah* and the *agmas nefesh*." So this *gvir* wanted to know whether paying for the *talmid chacham's* taxi rides to and from the Mir is considered *hachzakas haTorah* or is that just *chesed*. Rav Chaim said, "Of course. It's both. It's Torah and *chesed* together."

Just as an aside, somebody came to Rav Chaim saying that he wants to give \$50,000 to a *kollel* that they should name it after his father. He wants to know if that's the right *cheshbon* or he should find a place where it's more needed and give it there. Rav Chaim said these words: "To name something *al shem* your father, *zeh shtuyot*." He explained, "In relation to the *mitzva* of *tzedakah*, the main thing is how much the money helps others. If you want to give to needy people *tzedakah* for the *zechus* of your father, that's going to do a lot more than calling something after his name."

REAL ESTATE AND SHARES OR...REAL TZEDAKAH AND AN EQUAL SHARE

Rabosai, you have to plan your own investment portfolio. If you've ever had a few pennies in your pocket, I'm sure you went to speak to a financial advisor to advise you on the portfolio that you have to set up. People think that *tzedakah* is a joke. They don't *chap* the *chashivus* of it, how to be *matzil* yourself from *maves* (death). I tell people, you know what *צדקה תציל ממות* is? (Mishley 10:2). It doesn't mean if you give *tzedakah* and help the cat foundation. It doesn't say if you knock in nails on a *shul* wall for people to hang up their hats. *Tzedakah* means *emese tzedakah* and *eino domeh zechus zeh lezechus zeh*.

A person has to realize, you want to invest your money to have a share in the Torah, to have an equal share in the Torah. And if you do that, you'll be *matzliach* throughout your life. You'll come to the next world and you'll discover that you don't have some penny stocks. You'll have some bitcoin and you'll see the bitcoin that went up huge amounts. Everybody is crying now that they didn't invest in bitcoin when it was \$6. A number of people called me back in the day when it was \$40. I said, "You want to join bitcoin, cryptocurrency?" I said, "You have \$40, \$80, \$160 to spare? Buy yourself three bitcoins and go to sleep." It went up one day to \$45,000 each. That's nice money. But a lot of people put money in and lost their *hoisen*. A lot of people are thinking now to put their money in. Now is not a good time. If it goes down to \$10 or \$50 buy a few shares.

But you want to know what's going to really work? Invest your money into *tzedakah*. Look at your portfolio. Do you have a piece of the biggest *mosdos haTorah* in the world? You should. In every big *mosad haTorah* you want to have a *chelek*. You want to have a *chelek* in quality *zechus haTorah*. That's what's going to assist you.

THE BOTTOM LINE

Chazal tell us that the *עצי שטים* in the Aron HaKodesh represent supporters of Torah, the *machzikei haTorah*, and just as Hashem will apportion a special place for those who learn Torah, so, too, will the supporters of Torah be given a special *tzel*, a special place in the next world as well. The purpose of a person's wealth is to be *machzik* the Torah and those who learn it. Rav Chaim Kanievsky, zt"l, said that the source of life and the *hatzlacha* of *balabatim* in the U.S., stems from their unwavering support of the needy *Yidden* who come to them from all corners of the world and whom they warmly receive in their homes, while juggling their busy family and learning schedules. What's more is that Rav Chaim said that the discovery of America by Columbus - a momentous historical event, and seemingly unrelated to the financial backing of Torah learning - was, in fact, directly related to supporting Torah study. This coming week, I will, *bli neder*, review the various insights and anecdotes from Rav Chaim, and especially the hierarchy of priorities of who to give *tzedakah* to as outlined by Rav Chaim, to reassess my own Torah investment portfolio, and make sure that I have allocated a meaningful share for local *yeshivos*, *kollelim* and other Torah *mosdos*.