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The Torah tells us: No. Giving *tzedakah* is like planting. You put in one seed and you don't get back one piece of grain. You put in one seed and you get back a bunch of grain.

It sounds great. It sounds very profitable. People make investments all the time and people are always looking to make investments. People like to invest money and they always want to know: "What are the returns going to be? What am I getting back from this investment?" Let's say you put \$100 in the bank. You let the bank use that \$100. It used to be that there was a big push for people to put money into savings accounts and in interest-bearing accounts so they made some money. What do they give you today if you put in \$100 and you leave it there for a year? Do you have any idea what they give you?

If they gave you 5%, if you put in \$100 and they gave you back 5% at the end of the year, how much would you have? What's 5% of 100? \$5. If they gave you 1% how much would you have? \$1.

I can't imagine anybody investing \$100 in a bank, to tie your money up a year to get back \$1, but there are so many fools out there that they actually do that. Now the bank doesn't pay you back \$1. That would be 1%. Do you know what the bank pays you today? I'm going to tell you. If you put \$100 in the bank, you get back a quarter. After a year, you will receive 25 cents. Can you imagine that? They asked me a little while ago if I'm interested in investments and I said, "Please, when you say the word investments, underline it." They mean investments. I said, "If you give me 0.25% and you have the gall, the *chutzpah*, to write 'Great Sale!' High priced CDs. We give you a quarter on \$100. I said, aren't you embarrassed? The answer was, "A little bit." I said, "I wouldn't put money in the bank. It's not even worth it." It's a *bizayon*.

But if a person puts money into *tzedakah*, he invests in *tzedakah*, he is *zorea tzedakah*, the returns are amazing!

What is one of the big returns you get from *tzedakah*? First of all, you get tremendous *schar*. Number two, it says *צדקה תציל ממות*, it could actually save your life from death.³ Can you imagine buying yourself a life insurance policy? In case you're ready to check out, if your time is up, Hashem will look into your 'bank account' to see if you gave money to *tzedakah*. If you did, He will reconsider taking you out of this world. It's amazing!

I think about this every time I give *tzedakah*: "What am I getting back by giving?" Let's say there would be a little jar or some cute little *shtick* and it says on it: Put \$1 in and you have a 50% chance of getting back \$2. Would you put in \$1? I think a lot of people would

³ ספר משלי פרק י' (ב) - לא יעילו אוצרות רשע וצדקה תציל ממות:

put in a dollar. You would be pumping that thing with dollars all day long, because you have a chance to get back \$2! What if it said: "Put in \$1 and get back \$5." What if there was a 90% chance to get back \$5? And what if there was a 100% chance? You'd be pumping that gadget dry. It's amazing.

When I picture myself putting money in the *pushke*, I say, "This is going to come bouncing back! Amazing." I don't know if you're going to give \$5 or \$10 that you're going to get back a million, but if \$1 gave me back \$10, that would be a phenomenal return. Phenomenal!

TAKING MA'ASER EQUALS LIFE INSURANCE

There was once a Yid that was a very big *ba'al tzedakah*, and he gave a lot of *tzedakah* and he supported many, many *lomdei Torah*. Then suddenly, he was killed in an accident with some of his family members. It was a tremendous tragedy. You can be sure that all the organizations that got money from this guy were crying tears at that *levayah* like you couldn't believe. They came and they asked Rav Aharon Leib Shteinman. They said, "What's the *pshat* in such a tragedy? The guy was a *machzik Torah* on an unbelievable level. How come it didn't protect him?"

Rav Aharon Leib Shteinman answered, "I'm certain that this fellow did not give *ma'aser kesafim*. I'm sure he didn't even give *ma'aser*, a tenth. If he would have given *ma'aser*, he wouldn't have died."

You hear that powerful statement? If any of us would have been asked this question, you know what we would have said? "Who knows the ways of Hashem? Hashem's ways are hidden from us." Rav Aharon Leib said clearly that the man gave less than a tenth; "I'm certain about that," he said; "he wouldn't have died, and he certainly wouldn't have died in such a tragic way, even if his time to leave this world already arrived, because it says *צדקה תציל ממות*." It's a *gemara* in *Bava Basra*. Then Rav Aharon Leib said, "A wealthy person - according to his level - is *chayav mei'ikar hadin* to give at least a *chomesh* to *tzedakah*. That's twice 10%, which means 20%. And, *bederech klal*," he said, "all the big *ashirim* are very far, very distant from giving even 10%." He said, "And for every respectable donation that they give, they have demands. They want signs. They want publicity. They want *hakaras hatov*, recognition, and that detracts from the *ma'alah* of the *mitzvah*."

Rav Aharon Leib said, "There was a man who came to see me who was known to have money, and I asked him, 'How much money do you have on hand?' The man looked at me and said, '\$100 million.' That's what he had on hand." Rav Aharon Leib then said,

“Do you think this man gives \$10 million to *tzedakah* a year?” Nu. You know what he said? “*Halevai*.” And then he said again that if that *ba'al tzedakah* would have given *ma'aser*, he wouldn't have died. Unbelievable!

The people who were there asked Rav Aharon Leib if they could publicize this. Maybe he wouldn't want such a thing to get out? Afterall, it was quite sensitive information. We can understand that. And do you know what Rav Aharon Leib said? “*Bevadai*, certainly, yes! I'm not saying things only in secret.”

You know what that means? That means that if you have a simple person who gives *ma'aser*, and certainly if he gives a *chomesh*, that guy is buying himself unbelievable *brachah v'hatzlachah*! Now, of course, the *yetzer hara* will arrange for certain people to give *ma'aser* or *chomesh* and then they don't have the money. They don't see the 'dividends and returns' in dollars and cents. They fail to see that the 'dividends and returns' was that their time was up, and they would have died in a car accident, but Hashem spared their life because of the few pennies that they gave for *chomesh*.

A while after this conversation took place, someone brought Rav Aharon Leib the *Avos deRabi Nosson* (3:9), where it says: מעשה אחד בחסיד אחד, there was a *ma'aseh* with a certain *chassid*.⁴ He was *ragil* to give *tzedakah*. He was a giver of charity. One time, he went on a trip. A strong wind came and the ship capsized and the guy drowned. Nu. Rabbi Akiva witnessed this and he came before the court and he said he's going to testify that the man died. He saw the man die because the ship capsized and therefore that man's wife could go ahead and get re-married. Rabbi Akiva was in court getting ready to testify and suddenly that man showed up! Rabbi Akiva turned to him and said, “Aren't you the man that drowned at sea?” and the fellow said, “Yes.” Rabbi Akiva said, “Who took you out of the ocean?” He said, “The *tzedakah* that I gave took me out of the ocean.” Rabbi Akiva asked him, “How do you know?” (You see how they thought, these *tanaim*? We would say, “We could assume that. Maybe. It's a good *sevara*.” No, he asked a question - how do you know? את מנין אתה יודע אה.) He said, “I'll tell you. When I ended up in the depths of the sea, I heard a big noise coming from the waves and they were saying, one wave to the other wave, ‘Run, get under this man, lift him up

⁴ איתא באבות דר' נתן פרק ג' משנה ט': מעשה בחסיד אחד, שהיה רגיל בצדקה. פעם אחת הלך וישב בספינה; בא הרוח, וטבע ספינתו בים. ראהו ר' עקיבא, ובא לפני בית דין להעיד על אשתו להנשא. עד שלא הגיע עת לעמד, בא אותו איש ועמד לפניו. אמר לו: אתה הוא שטבעת בים? אמר לו: הן. ומי העלך מן הים? אמר לו: צדקה שעשיתי, היא העלתני מן הים. אמר לו: מאין אתה יודע? אמר לו: כשירדתי למעמקי מצולה, שמעתי קול רעש גדול מגלי הים, שזו אומר לזו, וזו אומר לזו: רצו ונעלה את האישה הזו מן הים, שעשה צדקה כל ימיו. באותה שעה פתח ר' עקיבא ואמר: ברוך אלקים אלקי ישראל, שבחר בדברי תורה ובדברי חכמים שדברי תורה ודברי חכמים קיימים הם לעולם ולעולמי עולמים, שנאמר (קהלת י"א א'): "שלח לחמך על פני המים כי ברב הימים תמצאנו", ואומר (משלי י' ב'): "וצדקה תציל ממות". גם בזכות הצדקה באה ברכה לתוך ביתו של אדם, כמו שנאמר (דברים ט"ו י'): "נתון תתן לו ולא ירע לבבך בתתן לו כי בגלל הדבר הזה יברכך האללקי וגו'". על כן יתחזק האדם תמיד בזו המצוה, ויביא ברכה לתוך ביתו, מלבד שבר הצפון לו לנצח (מובא בס' חסד, חלק שני י"ז ט"ו)

and deliver him to the *yabashah*, to the dry land *bizechus* the *tzedakah* that this man gives.” Wow. At that time, it says Rabbi Akiva opened his mouth and said:

ברוך אלקים אלקי ישראל שברך בדברי תורה ובדברי חכמים שדברי תורה ודברי חכמים קיימים
הם לעולם ולעולמי עולמים שנאמר שלח לחמך על פני המים זדקה
תציל ממות

(Mishley 10:2).

Could you imagine that? You know what kind of ‘dividend and return’ this is?! You know what kind of life insurance it is?! Compare it to a poor life insurance salesman whose *parnasah* is that he is coming to sell you life insurance. What does he tell you? “Do you love your family?” The guy says, “My wife, so so.” “Do you at least like your kids?” “Yeah, I love my kids.” “Okay, don’t you want to leave them with something after you die? People are dying all the time, nowadays. What’s going to be with them?” They come and they give you this pity party and maybe they bring a few tissues with them. If they get you to cry, it’s even better. And they say, “You know, I’m here to help you. I wish I could save your life. Saving your life - that I can’t do, but I can at least help your loved ones. I could help them not be doubly smashed by losing you and your money. This way you’ll give them life insurance.” And the fellow says, “Okay, good idea.” And the salesman starts to find out how much money the guy has. How much can he pay for a fat policy? No one wants to sell a small policy of \$250,000. Once there was a nice man that made this whole campaign for every *rebbe* in the country to have a \$250,000 policy. He was well-thought-out. *Rebbi'im* don’t have a lot of money, and he arranged to make a policy especially for them. But when a life insurance salesman comes to you, he wants to sell fat policies. He wants to sell you million-dollar policies.

TO UNDERPAY IS TO UNDERMINE

Nu. A person has to know this, because if you give *tzedakah*, it’s going to save your life. But only if you give what you can afford, then what you’re supposed to pay up will it have a lifesaving effect. *Tzedakah* is not going to help you if you are cheap and do not give what Hashem expects from you.

Everybody that I know in this world thinks they give a lot. I have never heard people tell me that they give under the amount that they should give. I haven’t met yet a guy who tells me he gives under. Everybody tells me he’s flooded with requests and he gives overboard. But, as I’ve told you once before, I was once at a *simchah* and I met this big *gvir*, a major *gvir*, and he was telling me how people knock on his door, and how at night, when he comes back from work at 11 o’clock, people are knocking on his door. I said, “Why don’t you make an arrangement to give out charity, to give

out *tzedakah*, and you won't have that problem. You know why people are knocking on your doors at 11 o'clock at night? Because you don't give *tzedakah*." He said, "Oh, I give plenty." "How do you know?" "This man is my accountant." There was another guy standing there. I said, "You're the accountant for this man?" "Yes." I said, "Does he give 20%?" The guy started laughing. "Does he get 15%?" He continued his laughter. "Does he give 10%? Does he give 8%?" He said, "No." "Does he give 5%." I said, "Sir, don't take this personally, but you're a cheapskate." "How much does he give?" I said. He said, "Maybe between one and a half and 2%." The guy said, "That's it? It seems like so much more." The accountant tells him, "You don't realize how much money you have." This guy is not a *ba'al tzedakah* at all, even though he'd be the first one to tell you how much *tzedakah* he gives.

A person has to know that this is a very important thing. Of course, if a *tzedakah* organization comes to a rich man and he'll give them \$25,000, \$50,000, \$100,000, they're dancing to the sky all the way to the bank. But in Hashem's point of view, the guy didn't give much. Hashem knows what he has.

OPPORTUNITIES FOR YOUR OWN BENEFIT

You have to know the following: it's very important when it comes to *tzedakah*, to give *tzedakah* before it's too late. When the Chafetz Chaim was younger, he lived in Vilna, and the way *bachurim* used to eat in those days was that the *bachurim* would be sent to people's houses and people would feed the *bachurim*. The *bachur* was matched up with a family, and the family wanted to have the *zechus*. There was once a fellow. It was the Tritzen family. Mr. Tritzen, was *zocheh* to get the Chafetz Chaim, to feed the Chafetz Chaim. But the guy was a very cheap man, so after he saw that the Chafetz Chaim came to his house and ate for a couple of days in his house, he decided he was eating him out of the house. He told young Yisroel Meir, "I can't have you anymore" and he sent him away hungry. A day went by. A couple of days went by. Finally, the Chafetz Chaim went to the heads of the *yeshivah* and he said, "You know, I don't have what to eat. Mr. Tritzen is not giving me any food." They went to him. They tried to talk to him. They tried to explain to him. "It's a *bachur*. He's a *ben aliyah*. It's a good investment." The guy said, "No, I can't give the money." And because of this, poor Yisrael Meir had to remain hungry for periods of time.

Nu, years go by and they meet again. The Chafetz Chaim meets this Yid, Mr. Tritzen – and the Chafetz Chaim was already known in Klal Yisrael at that time. The Tritzen fellow became a very wealthy man, and he got involved in some big deals and the government was now coming after him for his illegal activities. He was facing

a danger, a *sakanah*, of going away for a long time to a prison, a big *kenas*. He was desperate. He came to the Chafetz Chaim and he said, “You’re a famous person. I’m sure you have connections with people in the *medinah*. Could you please help save me?” The Chafetz Chaim turned to him and he said, “Do you know who I am?” He said, “You left me out in the cold and you left me very hungry because you didn’t want to help me when I was younger.”

Now, the Chafetz Chaim wasn’t taking revenge from the guy. He figured: “I’m going to give him *mussar* so he’ll do *teshuvah*.” And he said, “Do you remember how you sent me out of your house and you said you couldn’t afford it? You should know, I’m that kid that you sent out.” You understand, the guy’s face turned white and he became all embarrassed and he said, “I’m sorry.” The Chafetz Chaim said, “I’m going to help you in any way that I can. I will try to get people to help you. But I want you to know that I didn’t tell you the story for any reason other than I want you to learn for the future, going forward, that you don’t know - all the people who are coming to you and you’re pushing away - you don’t know how much benefit you’re losing when you refuse to give them *tzedakah* and do *chessed* for them, and you can’t imagine when Hashem is going to ‘turn the tables’ on you in the future.”

Nu, the guy said, “Rebbi, I’m *muchan leshalem* any amount of money that you put on me, any amount. I want to have a *chelek* in your Torah.” The Chafetz Chaim smiled and he said, “I’m very sorry, now it’s too late. You missed your opportunity. If you would have supported me when I was younger, then you would have gotten a *chelek* in my Torah. Now you can only take a *chelek* in the *yeshivah*, in the *bachurim* who are learning Torah in the *yeshivah*, and you could be *zocheh* by giving them *tzedakah*. I’m sure some of them will grow up to be big *talmidei chachamim*, but my Torah you’re not getting that anymore.”

That’s what a person has to know. When the opportunity comes your way, you have to think, “Is this that opportunity? Is this that opportunity?” People do face challenges in this world. Some people face issues with the law. It’s not uncommon. A lot of *frum* Yidden are in the courts of law. Maybe they’re very nice people also, but it could be that when they had that choice to give, and it could be they were charitable people, but they didn’t give according to what they could have given and they didn’t give when Hashem gave them the opportunity to give. You’ve got to use all of your opportunities, rabbosai!

DON’T DELAY WHAT YOU CAN DO TODAY!

There was a famous *rav* in Eretz Yisrael, a *rosh yeshivah* in Bnei Brak. His name was Rav Nosson Einfeld. He said he got to

know an older gentleman who used to stand on the street corners and sell candies. He was very *upgelozin*. His clothes were not nice. He looked like an *ani*. One time, Rav Nosson went over to this man and said, “Maybe you need some help. I can assist you in your life.” He told him, “I’m alone in the world. I have no family. I have nothing - but money, I don’t lack. I have a nice bank account.” Rav Nosson asked him, “What’s going to be with *kaddish* when you leave the world? Who’s going to say *kaddish* for you? Why aren’t you worried about that?” The guy laughed and he said, “*Kaddish*? I have plenty of time for *kaddish*?” And he told him to have a nice day.

Nu. The matter bothered the *zaken*, the old man. The next day, he came to visit Rav Nosson Einfeld and he said, “What do you have to offer me regarding *kaddish*?” Rav Nosson told him, “If you have a lot of money and you don’t have children, why don’t you make a deal with a *makom Torah*. Go find a reputable *makom Torah* and begin to establish a *kesher* with them. You’ll donate and they will worry about you *begashmiyus* and *beruchniyus* even after *meah ve’esrim*.” Nu, the guy was very interested, and believe it or not, the guy actually prepared a document that he was willing to enter into an *eisek*. Listen to what he wrote down, this old, wealthy man.

He said, “I want some things. Number one, if I am lying in a hospital, I want somebody from the *yeshivah* to visit me every day and to take a look at my *matzav*. Number two, when I die, make sure that they don’t cut me up, no autopsies. Three, to make sure my *levayah* is an honorable *levayah* and to say *divrei hesped* and to mention what my *yichus* is, that I *shtam* from the mishpachas Alfasi. Number four, I want you to write a *Sefer Torah* in my name. Number five, you should say *kaddish* and learn *mishnayos le’iluy nishmasi*.” Then he began to cry from emotion and he thanked Rav Einfeld for thinking about his future.

Rav Nosson immediately got involved to make sure that everything should be prepared for the next day. They first got two lawyers and two *eidim* from the kehillah where that guy came from and they made sure that the deal was written out and signed. Within one week, he was going to transfer all his money to the *yeshivah* and the *yeshivah* would give him an allowance of 500 liras a month so he could live nicely.

Nu, they were all in seventh heaven, it was unbelievable. Even the lawyer was so impressed with what this guy did, that the lawyer said he’s not charging for writing up this contract. He wants to be a *shutef* in this great opportunity.

Nu, when the *shecheinim*, the neighbors, heard about this deal, they made a stink about it, and they said, “It’s *asur* to give all your money away during your lifetime.” The old man began to regret what he did and he said, “I want to push off the signing for one more day. One more day.” Then

he said, “The day before I die, I’ll do it.” “How do you know when you’re going to die?” Nu, the old man said, “The *shecheinim* say it’s *asur*. You’ve got to listen to the neighbors.”

The tragic end for this *ashir* came about on Erev Pesach. On Erev Pesach, his picture appeared in the paper, saying that he was killed in a car accident and he has no family. It asked if anybody knows anyone related to him, they should come forward. To make matters even worse, robbers broke into his home after he died. They cleaned out every penny that he had. He wasn’t *zocheh nisht* to a *levayah* and not to a *kaddish*. What a fool! What a fool! The guy couldn’t get his act together to do what he had to do when he had to do it. *Nebach*.

✧ IN SUMMARY ✧

When we separate *maaser* or give any donation, we might think we are giving away money. In fact, by giving away money, we are taking! The act of separating *maaser* is life-giving, as the *passuk* says: *Tzedakah tatzil mimaves*. Additionally, we are told, “Plant for yourselves *tzedakah*.” In the same way one seed can produce a plant that gives many fruit, so too, giving *tzedakah* brings us great *schar* and other benefits straight from Hashem. We should be ready to grab opportunities to give *tzedakah* - while keeping one eye on the future to notice how Hashem pays us back. This week, (*bli neder*), I will pay attention to my *maaser* separation and donation habits and ask for a *psak* in any point I am not clear about.

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