

“And you shall choose life.” (30:19)

A poor man came to a businessman and asked for a loan: “I need one hundred dollars, and I am willing to pay seven percent interest on the loan. There is one stipulation however, I can only pay you one dollar a week,” said the poor man. “I appreciate your situation, but I cannot help you,” the businessman responded. “I must be paid all at once, not in installments.” Understandably, the poor man left quite upset. The businessman’s associate who witnessed the entire proceedings wondered why his friend would throw away an opportunity in order to make a quick profit.

The businessman explained that in the end all he would have left is one dollar. When he has pocket change lying around, he tends to spend it. If he would take his payment in installments, he would quickly disburse the money and have nothing left.

The *Lubliner Maggid, z.l.*, explains that the same idea applies to life. We are here for a short duration: seventy, eighty years, or more. These years are not granted to us in one lump sum, but day by day, week by week, month by month, year by year, until we are suddenly called back to return our soul to its Maker. At any moment in time, our past is long gone, our future is unsure and our present is, at best, fleeting, gone before we know it. Regrettably, man’s nature is to ignore his life until his last moments when he has very little time left. He looks back to his past and it is gone, the present is going quickly and the future is only a dream. The one thing he needs the most – time – is almost gone. He realizes now that he has squandered his most precious commodity. Let us wake up while the future is still a reality.

Horav Yaakov Kamenetzky, z.l., offers an analogy that teaches a similar lesson. A worker once performed labor for someone, and he was now owed one hundred dollars. The householder was short on cash and, instead, offered the worker fifty lottery tickets each valued at two dollars. The worker could have easily sold the lottery tickets and received his one hundred dollars. Instead, he played the lottery with all fifty tickets – and lost. He now had nothing: no prize and no cash. He returned to the householder and complained that he had no money. Obviously, the householder ignored the foolish worker who decided to waste his pay on a game of chance.

In this world, there is only one means of payment – life. A person has to use his common sense in order to enjoy the gift of life in its entirety. Some play the lottery, devoting their life to material pursuits, only to discover that it is all paper, meaningless paper which does not access for him entrance into the World to Come. However, one who is wise and uses life to amass *mitzvos* and good deeds will have a treasure chest filled with the admission fee to *Olam Haba*. The way we live in this world determines what will occur when our time is up.