See, I present before you today, a blessing and a curse. (11:26)

Moshe *Rabbeinu* does not say a blessing <u>or</u> a curse; rather, he informs *Klal Yisrael* of the blessing <u>and</u> the curse that he presents before them. Apparently, everything in life – every gift – contains within it <u>both</u> blessing <u>and</u> curse. Let us take Torah for example. Clearly, it is the greatest blessing, without which we could not survive in the spiritually-hostile environment which surrounds us. If, however, a person does not approach the Torah properly, if he does not apply *seichal*, common sense, to understand what is being asked of him, the Torah becomes his poison. In the *Talmud Yoma 72b*, *Chazal* teach that if one merits, the Torah becomes for him an elixir of life. If he does not merit, it becomes his death potion. Wealth is a blessing – only for he who knows how to use it – when to use it – for whom to use it. Otherwise, it becomes a vehicle which promotes self-aggrandizement and alienates its owner from the reality of life, the pain of others, and the primary purpose for which he has been granted the gift of wealth.

Indeed, **Horav Aharon Leib Shteinman, Shlita**, once remarked that a person who possesses millions of dollars can achieve wonderful things as a result of his wealth. His wealth can be the catalyst for his acquiring a sizeable portion in *Olam Habba*, the World to Come. When Hashem gives a person a plethora of wealth, however, He also takes from him "some" of his *seichal*, common sense. The thought process, the acute cognitive ability that once had been his, is sharply diminished. What the *Rosh Yeshivah* means (I think) is that commensurate with the wealth is a person's ability to think rationally and objectively. He must be aware that an abundance of money has a tendency to cloud one's vision, such that, before he had been able to see others, but now, he can see only himself. I believe it was *Horav Yisrael Salanter*, *zl*, who commented that a mirror is actually a piece of glass with a light veneer of silver coating it. When it is not glass, it retains its transparency, allowing the person to see through it and notice others around him. Once the silver is overlaid, he sees only a reflection of himself.

Horav Meir Shapiro, zl, was once on a fundraising trip on behalf of his prestigious *yeshivah*, *Chachmei Lublin.* He visited a well-to-do businessman who was infamous for his miserly attitude towards anything that did not incur financial gain for him. The *Rav* knocked on his door and was greeted, "Dear Rabbi, you must have the wrong address. I do not believe in charity." The *Rosh Yeshivah* countered, "You are mistaken. I did not come to solicit funds, but rather, to visit the sick person."

"Rebbe, who is this sick person? I know of no one in my home that is ill," was the miser's reply.

"You are wrong. Someone in this house is quite ill. You are the one that is not well," responded the *Rosh Yeshivah*.

"I think that you are wrong," the miser said. "I am fine, the picture of health."

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The Rosh Yeshivah's tone changed somewhat as he said, "Shlomo Hamelech says, 'There is a sickening evil which I have seen under the sun: riches hoarded by their owner to his misfortune' (Koheles 5:12). Yet, you claim not to be ill!"

"Rebbe," the miser replied, "the p'shat, exposition, is nice, but if the Rav wants to visit sick people, there is a hospital down the block which is filled with sick people. There the Rav can visit to his heart's content. Why bother coming to me?"

"It is very simple," explained the *Rosh Yeshivah*. "*Chazal* teach us that one who visits the sick takes away one sixtieth of his illness. Thus, if I visit someone who suffers from typhus, I will leave with one sixtieth of his typhus. Your illness is (misplaced) wealth. *Nu*! If I visit you, I will at least leave with one sixtieth of your wealth. Is that so bad?"

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