"You shall love Hashem, your G-d, with all your heart, and with all your soul, and with all your possessions." (6:5)

Throughout the millennia, Hashem has tested the Jewish nation. He has challenged us collectively as a nation, as well as personally as individuals. We have been subject to the most cruel and inhuman ordeals, and we have survived. We have maintained our faith in the Almighty with all of our heart and all of our soul. Today, most of us live in areas where threats to our physical survival rarely present themselves. There is, however, another area in which the committed Jew is tested: in the area of material advancement. We live in a society in which people are regrettably measured by their material success, where the challenge of earning a livelihood is, for some, overwhelming. Under such duress it is quite possible that the challenge of "*b'chol meodecha*," "with all your possessions," takes great prominence. If and to whom one gives charity, are not the only important issues. Indeed, how one uses his money clearly defines where he stands in regard to how he values *Torah* and *mitzvos*. The following two narratives provide insight for us into the true level of one who serves Hashem with all of his possessions.

It was Yom Kippur night, and a huge crowd had assembled in the Berditchever Shul where the saintly Horav Levi Yitzchak, z.l., was preparing to usher in the holiest day of the Jewish calendar year. The Berditchever motioned to the chazzan to wait a while; he was not quite ready to begin the Kol Nidre prayer. The minutes passed by as the packed congregation began to silently whisper, "What could be holding up the rebbe?" Soon, Rav Levi Yitzchak turned to his shammes, attendant, and asked, "Is Reb Mottel from Zhitomia here?" The shammes looked around and, after noticing Reb Mottel, told the rebbe that he was in attendance. "Please ask him to come here," said Rav Levi Yitzchak.

When Mottel came over, *Rav* Levi Yitzchak began to question him, "Tell me, do you not live on land owned by a certain gentile landowner?" "Yes," responded the surprised Mottel. "Does he not own a dog?" asked the *Rebbe*. "Yes, *Rebbe*, he owns a very fine dog," answered Mottel, not having any idea why *Rav* Levi Yitzchak would be asking such questions prior to *Kol Nidre*. "Do you know how much he paid for the dog?" the *rebbe* asked. "I surely do," answered Mottel proudly. "He said it was a special dog with a distinguished pedigree and that he had paid four hundred rubles for it." This was a huge sum to pay for anything in those days, certainly for a dog. Hearing the amount, *Rav* Levi Yitzchak was thrilled, exclaiming "Four hundred rubles! That is fantastic!" He quickly summoned the *chazzan* to begin the *Kol Nidre* prayer to usher in *Yom Kippur*.

It was not surprising that everyone who was privy to this entire episode was bewildered. First, why would the saintly *Rebbe* care about a gentile's dog? And what difference did it make how much it cost? After *Maariv*, a close group of the *Rebbe*'s disciples gathered around him and worked up the courage to ask him to explain to them what had occurred.

The Rebbe related to them the following incident: "A melamed, tutor, came to our town this past

year to earn enough money tutoring to repay the many debts that he had accumulated in his hometown. After awhile, he had earned enough money tutoring to repay his debts and still have sufficient funds to support his family for the coming year. On his way home, he stopped overnight at an inn. You can imagine what happened. He was careless with his money bag and it was stolen. He woke up the next morning to discover the terrible thing that had occurred, and he became hysterical. He screamed and cried. He was crushed, months and months of his work was lost, gone forever.

"Mottel's gentile landowner, was staying at the same inn. Upon hearing the *melamed*'s wailing, he inquired about the commotion. He listened to the *melamed* broken-heartedly relate the entire story: how he had worked hard for months to pay off his debts and support his family, and now it was all gone. The landowner was moved by the story. After hearing how much the *melamed* had lost, he took out four hundred rubles – the amount that had been stolen – and gave it to the *melamed*."

The *Rebbe* continued, "As we were about to begin *Kol Nidre*, I became concerned about the episode and its far-reaching effect on us as we stand in judgment before Hashem. Do we deserve that Hashem should look at us favorably? Let us ask ourselves: 'Are we deserving of His favor? Did any of us do an unusual act of *chesed*, kindness, that would stand in our behalf?' If a gentile could commit such an exemplary act of kindness, Hashem's nation should do no less. Can we say that we did?

"I then remembered the dog – the dog for which the gentile spent so much money. When I discovered that he spent four hundred rubles for a dog, a simple pet, it indicated to me that this gentile does not really value money very highly. Thus, while the act of giving the *melamed* four hundred rubles was clearly a remarkable act of *chesed*, it surely did not represent an act of sacrifice on the gentile's part. A man who can spend so much money on a dog does not truly appreciate the value of money."

Horav Sholom Shwadron z.l., cited by *Rabbi Pesach Krohn*, sums up this story with the following thought. The way we spend our money is relative. We take pride when we spend a large sum of money for an *esrog* or pair of *Tefillin*. We feel good when we give a large check to *tzedakah*, charity. These acts are, however, all relative. If we spend twice as much on ourselves, on a new car, a home, clothes, trips and various forms of "fun," then the money we spend for the *mitzvah* is not really that great of a sacrifice. We must spend for our spiritual objects at least as much as we spend for our material objects.

Another dimension of "*b*'*chol meodecha*" is indicated by the following episode: Horav Nachum z.l., *m*'*Tchernobel* once came to a small town that had a proportionate small number of Jewish inhabitants. When he expressed his desire to immerse himself in the city's *mikveh*, he discovered – to his chagrin – that the city did not have a *mikveh*. He was told that since the city stood on high ground, it would be too costly to dig so deep in the ground in search of water. The Jewish community was not financially able to undertake such a project. The *Tchernobler Rebbe* turned to the community's leadership and asked, "Is there a wealthy man in the community who would fund this project and maintain the *mikveh* in exchange for my portion in *Olam Haba*, the World To Come?" When word went out that the famed *Tchernobler Rebbe* was selling his *Olam Haba* for a *mikveh*, a wealthy man immediately appeared, with sufficient funds for the building and maintenance of a brand new *mikveh* for the town. The deal was made, and the *Rebbe* made a bonafide sale of his portion in *Olam Haba*.

The *Rebbe* was ecstatic. "Now I can truly say that I serve my Master out of love – not for a reward." When he was later asked how he could give up his eternal life in exchange for a *mikveh*, *Rav* Nachum responded, "On the contrary, tell me how could someone like me, without money and who finds no interest in material possessions, ever fulfill the *mitzvah* of '*b*'chol meodecha,' 'with all your possessions?' I have no possessions! How could I twice daily utter falsehood, when I recite the *Shema Yisrael*? All I have is my *Olam Haba*. This is my most prized possession. I feel honored to give it up for Hashem."

Two different approaches to "*b'chol meodecha*": one reflects on the relative value of material sacrifices; the other indicates the zenith of sacrifice. They both represent a deeper understanding of the commitment necessary for the individual to serve Hashem.