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This week's Insights is dedicated in memory of R' Yirmiyahu Gedaliah Burstyn. "May his Neshama have an Aliya!"

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Based on the Torah of our Rosh HaYeshiva HaRav Yochanan Zweig

PARSHAS VAYAKHEL

Making Sense Out of Dollars

[...] every one whose heart stirred him up, and every one whom his spirit made willing, and they brought the Lord's offering [...] (35:21).

brought their donations. The word donation in and of itself implies a free will desire to give. Why does the Torah use the elongated language of "whose heart stirred" and "whom his spirit made willing"?

Most people have a very complicated relationship with money. On one hand, money is something they try to acquire and hold on to, on the other hand it is something that needs to be spent on life's essentials. Therefore, one always has to weigh the costs and benefits of spending versus saving. In addition, because money gives people the ability to have what they want, it represents acquired sense of power sometimes real, sometimes an illusion. Consequently, person begins perceiving his own sense of self-worth as inextricably tied to how much money he has managed to accumulate. Inevitably, an unhealthy relationship with money leads to conflict within family, coworkers, and society at large.

A healthy relationship with money is therefore achieved by seeing money for what it really is: potential - nothing nothing less. When one understands this concept it becomes to him than what he was given. clear that the mindless pursuit of the

The Torah uses an unusually long and collection of money is as pointless as it verbose description of the motivations is useless. The only proper approach to behind Bnei Yisroel's bringing gifts for money is to begin by deciding for what the creation of the Mishkan. The Torah one needs money. One may then begin could have simply said that the people to anticipate how much one needs to accumulate in order to meaningful and fulfilling life.

> Money earned is therefore not an end goal; it is only to be perceived as a product of our efforts. This is why the Gemara says that a person would prefer to have his own earned portion than to receive nine portions from his friend. A person always wants the work product of his own efforts because it represents personal achievement.

> This concept also explains a very difficult Gemara. The Talmud (Chullin 91a) says that by a righteous person his money is more precious than his own body. This seems very strange. What kind of shallow person sees his money as more precious than his body? How can a righteous person possibly feel this way? The answer is really quite simple: A righteous person is the one who understands that we are put on this earth to achieve and justify our existence. His physical body something he was given, but his money represents the accomplishment of his work product and that represents something that he alone accomplished. His achievements are far more precious



This brings us to the most important (and enjoyable) part of having money; how we spend it. When a person has a healthy understanding of money, he begins to understand that spending money should be extremely fulfilling in that one is actualizing their efforts into something concrete. In other words, all your hard work is now transformed into a house or a car or clothes or food for your children. That is something that you alone created. Much like a work of art is precious to an artist because it is an expression of who he is, actualizing your efforts into something concrete is an expression of who you are.

The same is true about giving a gift. When one gives a gift he isn't merely giving over potential; he is actually giving his heart and soul. That is, he is actually giving all his hard work and efforts that went into acquiring that money. This is what the Torah is saying here. Bnei Yisroel weren't just giving materials to the Mishkan, they were actually giving an expression of their hearts and spirits.

A Lesson in Leadership

And the heads (of the tribes) brought onyx stones, and stones to be set, for the ephod, and for the breastplate [...] (35:27).

Rashi (ad loc) explains that the word (הנשאם) "heads" is written missing a letter yud because they were criticized for their approach to giving a gift to the Mishkan: The heads of the tribes announced that Bnei Yisroel should give whatever they wanted to contribute to the Mishkan and they (the heads of the tribes) would make up the difference of whatever was still needed. This is the first instance of a "capital campaign" in Jewish history and they were offering to make sure that it came to a successful completion. This is seemingly a very generous offer.

Remarkably, not only was it the shortest capital campaign in Jewish history (Chazal teach us that it only lasted two days), those who were in charge of collecting for the Mishkan had more resources than they knew what to do with. The heads of the tribes didn't have much left to contribute to so they were

only able to participate in a modest way By waiting around to see what people – by giving some of the stones. By waiting around to see what people were going to contribute to the Mishkan,

Yet, Rashi says that they were punished for their approach. This is very difficult to understand. The offer to deficit fund a project is an incredibly generous offer. Making such an offer exposes a donor to the entire cost of the project. There is no fundraiser or executive director in the world who wouldn't be thrilled to receive such an offer. How can the heads of the tribes possibly be criticized for making this offer?

What the tribal heads failed to recognize situation, giving to the campaign is was that their job as leaders wasn't merely saving money for the original merely to make sure that a community donor who offered to deficit fund the project was completed. A leader's project. Thus, this approach responsibility, first and foremost, is to marginalized all the future gifts. That is get everyone to do what they're why they were criticized even though supposed to do. A leader has to educate they made such a seemingly generous and show his followers what they're offer.

By waiting around to see what people were going to contribute to the Mishkan, the tribal leaders caused a two-fold problem: firstly, they weren't exhibiting leadership in showing people how to give and secondly, and possibly much worse, they marginalized all of Bnei Yisroel's gifts. That is, if someone promises to deficit fund something, when someone else contributes to the campaign he is essentially not giving to the campaign because the money is already pledged by the person who is deficit funding. In other words, in that situation, giving to the campaign is merely saving money for the original donor who offered to deficit fund the project. Thus, this approach marginalized all the future gifts. That is why they were criticized even though they made such a seemingly generous offer.

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