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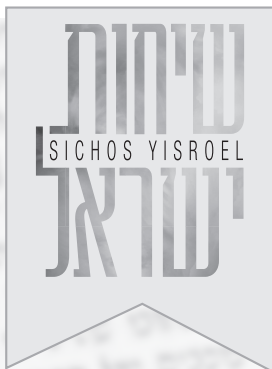


THE TRUE TEST OF BITACHON



FROM THE SHIURIM OF  
HARAV YISROEL BROG שליט"א  
ROSH HAYESHIVA, YESHIVAS TIFERES AVIGDOR

DEDICATED IN HONOR OF ONE OF  
OUR MOST LOYAL SUPPORTERS  
&  
WISHING HIM HATZLOCHO ON HIS  
MOVE TO ERETZ YISROEL



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 THE TRUE TEST OF BITACHON
 
**BITACHON REQUIRES WORK**

We have mentioned in the past that the biggest preoccupation of people in their lives is money. *Parnasah*. People want to know how they're going to make it. The question is how in the Torah world do we view it, and how do we perceive it. You have to know that *emunah* and *bitachon* are probably the most powerful spiritual tools in dealing with the subject of *parnasah*. There are many people who say that they are *boteach* in Hashem. I ask people all the time, "Do you trust in Hashem?" and everyone says, "Absolutely." But is that the reality? No. It's not because they're bad people. It's just that they don't have the proper training and they lack the knowledge of what true *bitachon* is and therefore they're not able to be *boteach*; they don't do any actions to acquire *bitachon*. *Bitachon* is an emotion. It's like telling somebody, "This person is such a nice person. Don't you want to love this person?" And he answers, "Yes." But does that mean he loves him? No. Acquiring trust and reliance on Hashem takes tremendous effort. If you don't put the effort in, you're not going to have the trust. If a person has no worries, it's not necessarily because he has trust in Hashem. Most people who have no worries - and there are such people like that - are fools.

Somebody recently called me, saying that a while ago they were evicted from their apartment. The landlord wanted them out. They're going nuts. So I asked the lady, "Where is your husband in all of this?" She tells me, "He doesn't get involved in these things. He doesn't know how to deal with this. I take care of everything. He just puts his head in the sand." I said, "Well, do you think it's *bitachon*?" She said, "I don't think so. I'm the one with the *bitachon*." But after talking to her for a little bit, I saw she was petrified. She was far from being a *boteach*. I'm not blaming her, but her husband doesn't have *bitachon* either. He just says, "My wife will take care of it, no fear, no worries." There is no *bitachon* here. Just an absolute fool.

## HOW TO TELL IF YOU HAVE BITACHON

A person has to ask himself: “Do I have *bitachon*?” Now, I'm going to tell you a simple way to figure out if you have *bitachon*. Go over to any person and ask him the following question. “From where do you have *parnasah*?” What's the answer that they will give you? If you know the guy, the guy will say, “Don't you know? I work for a computer company! Don't you know? My parents help me! Don't you know? My in-laws help me! Don't you know? I'm a lawyer! Don't you know? I'm a doctor! And *baruch Hashem* I have business.” Or the fellow raises his eyes to heaven, if he's an *erliche Yid*, and he says quietly, “*Baruch Hashem*, my business is doing well, my in-laws have money, my parents have money. My *parnasah* is, *baruch Hashem* fine, *baruch Hashem*.”

Let me ask you: does that fellow have *bitachon*? No. He doesn't even have *emunah*, forget about *bitachon*! The fellow believes in Hashem and in his in-laws. He believes in Hashem and in his job with Microsoft. He believes in Hashem and his job with the hospital. He believes in Hashem and his job with the accounting firm. You know what that's called? That is called *shituf*. You know what *shituf* means? He believes in *avodah zarah* and in Hashem. He worships both of them.

## LACKING EMUNAH

How many *yungeleit* have I met who decided “to get ahead.” I know a fellow right now, a very fine *yungerman*, a very serious fellow. He learned quite a few years, maybe ten years. He learned seriously. Now he's thinking of the next step, and he's thinking, “Should I become a *rebbe*?” There's no money in being a *rebbe*. So what should he do? He decided he will become a lawyer. His wife calls me up and asks, “What do you think of the idea?” I said, “Your husband is a very nice person, but he's fooling himself. You're not going to get one penny more if he goes to law school. You're not going to make one penny less than Hashem decides if he becomes a *rebbe*. Hashem has many ways. I don't know of any *rebbe'im* who drive horses and buggies. They all drive nice Siennas. How do they have the money? Hashem gives it to them.”

A person has to realize that as long as you believe in your abilities, talents, or education, you have a very long road to *bitachon*. And you do believe in these things because you wouldn't spend all that money and invest so many years to become a lawyer if you didn't believe 100% that that was going to give you money. Suppose you would go to a job fair

and you would talk to people and tell them, “I want to become a lawyer.” If they would tell you, “This field is full. There are no openings in that field,” would you go to law school? No. Why not? Hashem provides the *parnasah*, so what difference does it make to you if they say there’s no openings? You know why? Because you have no *emunah* in Hashem: your *emunah* and *bitachon* is in your job.

I told this young lady, “I don't care if your husband goes to college and becomes a lawyer. I'm not afraid he's going to go off the *derech*. He's in his 30s. He's an *erliche* fellow. If he tells you, ‘I feel that this should be my *hishtadlus*, and I don't feel I could be a *rebbe*,’ then fine. A person has to figure out his nature and what he could be. Hashem creates us with different natures and characteristics and you do what you have to do. If somebody were to ask you, for instance, how you make your living in retirement, what would you answer? Telling them, ‘I’m retired’ or ‘I don't work now’ is not a very bright answer. You make a living now, exactly in the same fashion that you made a living for all the years when you worked.”

### ONLY IN HASHEM’S HANDS

The answer has to be, and you have to tell yourself this: “My source of *parnasah* comes straight from Hakadosh Baruch Hu who is *אֵת הָעוֹלָם זָן כְּרוֹל בְּטוֹבוֹ*.” I love it when people say, “Yeah, yeah, I understand that. But how do you have money?” “I get my money from Hashem. Now, you want to know by what means does Hashem give me money? Many. My wife has an employer. Hashem gives us money through my wife's employer. I have an employer. Hashem gives us money through my employer. My parents help out, so Hashem gives money through my parents.” But you have to realize Hashem gives you that money and essentially you should not have to work for it at all. Your working is not what's causing you to get that money, because the keys to *parnasah* are in the hands of Hashem and only in the hands of Hashem. Any *tirchah*, any exertion that you exert in business should only be, at best, a *hishtadlus*, which is a *gezeirah* that Hashem made on human beings to be *meshtadel*. It says “by the sweat of your brow you will eat bread.” (Bereishis 3:19). And any extra exertion that you put in is because of your lack of *emunah* and *bitachon*.

### A SUBTLE DISTINCTION

The *tzaddik* and the *rasha* both go to work and they work in the same office. One says, “Hashem gives me the money through the work in

this office,“ and the other one says, “I earn my money by working in this office.” The difference is the *tzaddik* says, “if I didn't work in this office, Hashem would find another way of giving me my *parnasah*” and the *rasha* says, “The way I have my *parnasah* is through this office and if I didn't have my job, I'd be up a creek without a paddle.”

I know a *yungerman*, a fine *yungerman*, an *erliche yungerman*. He decided to become a lawyer and he got a job. He was sure that his law degree was going to get him more money. What a foolish mistake. He had *emunah* in his law degree. Do you know what Hashem did? Hashem made sure that his law degree would not bring him any money. I can't tell you over the years how many lawyers and doctors I met who did not have *parnasah*. They were *ma'aminim* in their degrees. I know a guy who was a bright fellow. *Nebach* the fellow moonlighted as a doctor. He used to work a whole entire night in the emergency room in a low class neighborhood, to make some money. I said, “Isn't that a *bizayon*? You went to medical school to work a whole night? What kind of job is that? You could have been a baker.” He was an intelligent, bright person.

I told him, “If you go to *davening* in the morning, you'll watch people who come on time to *daven*. They *daven*, but then you see them running out to go to work. They don't realize that the *davening* is an engine which will produce much more *parnasah* for them than they're going to get through their work effort.” You see people who go to work and are dishonest. People make *shtick*.

## ULTERIOR MOTIVES

Many fine store owners get stuck with old *sechorah*. They get stuck with old milk. I know of a store that was *zocheh* to have a lot of old products. What did they do? Their milk was always out of date. They put up an article from a paper, that old milk doesn't mean it's spoiled and it's still good. I explained to the guy, “People don't like to drink outdated milk. If it's outdated, it's your loss not theirs. Stores don't sell expired milk.” He tells me, “What are you talking about?” He takes food products and makes sure to peel off the expiration dates from the packages of cheese and all the things in the store. Then people come to complain. I asked him once about it. He said, “If they complain we'll give them a different one.” He used to buy matzah - a year old. He bought an old matzah, *lechatchilah*. He once showed me his storehouse. The whole storehouse was full of matzah. I said, “What's going on here?” “It's a

fortune,” he said, “You know how much I'm making this coming Pesach? I paid pennies for this old matzah. I'm charging the regular price and every year it goes up. That's money in the bank.”

When it comes to *kevius itim laTorah* - he can't make *kevius itim*. It's not *shayach* for him. They just can't do it. They have no time. They're spending extra time working, coming up with ideas and it's on the *cheshbon* of *minyanim*. Someday Hashem is going to say to them, “Did you believe even one time in what you said in *birchas hamazon*? Did you ever think *הזן את העולם כלו בטובו בהן בחסד וברחמים*?”

## BUILDING PRACTICAL EMUNAH

“How am I going to make all my *bar mitzvahs*?” I love when people ask me that question. They're calling to ask for advice on how to make their *bar mitzvahs*. I tell them, “The same One who gave you the child, is going to provide for you for the *bar mitzvah* and He's going to provide for the *chasunah* also.” Very few people could write out straight away checks to marry off kids. It costs a fortune to marry off kids. It's unbelievable. But what happens? Do most kids get married? Absolutely! How? Hashem pays for the weddings. But you have to be *mechazek* this *inyan*. “Yeah, but I don't earn enough.” What does earning have to do with anything?

Now, a person who believes that only Hashem gives him his *parnassah*, and *parnasah* is not any result of his *hishtadlus*, rather you've got to do *hishtadlus* just to pay your ‘taxes,’ is on the right track. *Hishtadlus* is your ‘tax’ for Hashem. Why should you spend more time or more effort if it's not going to make any difference? The Torah doesn't say any *shiur*, any amount of sweat and toil you have to put into a job. It doesn't say how many hours you have to work. And surely the hours Hashem expects of you is not at the expense of His other *mitzvos* like *shacharis*, *minchah*, *ma'ariv* and *talmud Torah*. Those are *chiyuvim*.

A person who believes that *parnassah* is from Hashem, when they ask him for *tzedakah*, he will write out a check *besimchah*. He won't steal from anyone, not because he's afraid of getting caught by the police or will end up looking bad, but because there's no need for him to steal. He's not going to have any problem buying kosher *tefillin mehudarim*. He's going to go to the store, and ask for *tefillin mehudarim*. People go to the store, they say, “You got *tefillin*? What's the cheapest you got?” It's funny, What's the cheapest you got? They want the cheapest *tzitzis*, the cheapest *tefillin*. Do you know why? Because they have no *emunah* whatsoever

These people need to learn the *gemara* over and over again. It's a *gemara* in *Beitzah* (16a) that says מראש השנה לו קצובים של אדם קצובים לו מראש השנה כל מזונותיו של אדם קצובים לו מראש השנה וועד יום הכפורים.<sup>2</sup> It's exactly fixed for all your expenses, חוץ, besides מהוצאת שבתות, for what you spend on Shabbos, and Yom Tov and on your children learning Torah. פוחתין לו, שאם פחת, if you hold back on those expenses, Hashem diminishes your income. Hashem will subtract from your income if you don't trust in Him to spend on those things. ואם הוסיף, and if you add, מוסיפין לו, Hashem will add to your income.

## UNDERSTANDING PROPER HISHTADLUS

When a person makes *hishtadlus* for his *parnasah*, he needs to take two things into account. First is his physical health and second is his *yiras shamayim*. What does that mean? Let's say, a person has a job, and one day he's not feeling so great - he knows he has to go to work anyhow. (You know, it's amazing. I never see business people staying at home because they're sick. *Yeshivah bachurim* - I see staying home. "I want to chill a little bit. I don't want to go today." They want to go to sleep late. They want to play around. They have a little stomach ache. They think they're still in third grade. They never grow up. I'm trying to think, "Did I ever see my father, ever, stay home?" No. Maybe when he had a heart operation, maybe. But why is it like that? Most fathers go to work every single day unless they're *schlepper* deluxes. They never grew up yet. Why is it like that? Because they know they have a responsibility).

But let's say a person pushes himself, and I've seen this too. I've met people who were ill. Their hearts were not working properly. I've seen people with kidney pains, with heart pains, and I'd say to them, "You don't look good." They tell me, "Right, I feel terrible." I asked them, "So why don't you go to a doctor?" "I have no time."

Now, that guy will have a massive heart attack, and he's going to come to *shamayim*, and in *shamayim* they're going to tell him, "You're a *rotzeach*. You're a murderer." He'll say, "Hashem, but I had to make a *parnasah*." Hashem will say, "Do you think that when I told you to make a *parnasah* I meant that you should endanger your health? Are you out of your mind? Of course, I didn't mean for you to endanger your health!

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<sup>1</sup> ופסקו אנשי אמנה אמר רבי יצחק אלו בני אדם שהן מאמינין בהקדוש ברוך הוא דתניא רבי אליעזר הגדול אומר כל מי שיש לו פת בסלו ואומר מה אוכל למחר אינו אלא מקטני אמנה (רש"י ד"ה מאמינים בהקדוש ברוך הוא: לוותר ממונם לנוי הדור מצוה ולצדקה ולהוצאת שבתות וימים טובים)  
<sup>2</sup> כל מזונותיו של אדם קצובים לו מראש השנה ועד יום הכפורים, חוץ מהוצאת שבתות והוצאת יום טוב והוצאת בני תלמוד תורה, שאם פחת - פוחתין לו, ואם הוסיף - מוסיפין לו.



You have to take care of your health! Of course you have to go to a doctor if you have chest pains!”

When a person doesn't take care of himself, doesn't eat properly, doesn't sleep properly, is always worried, Hashem says to him, “I'm going to hold it against you, that you don't take care of yourself.” And then the guy is going to give all the excuses: “Hashem, my *parnasah* was difficult.” Hashem is going to tell you, “You didn't believe! I provide the *parnasah*. You didn't provide the *parnasah*. I gave you *parnasah*.” A person will respond, “But I didn't know how it was going to come if I wasn't well and I didn't go to work.” Hashem will say, “I provide for people who are not well also.” I know people who got lonely. They got depressed and locked themselves at home. They got bored. They got tired, so they did not work, yet they lived. To die from not working? No. It didn't happen.

A person has to know that you have to be careful and you have to be responsible. If you believe your *parnasah* is from Hashem, you're 100% guaranteed you're going to get it. Hashem gives us constant tests, like unexpected costs, bumps in the road that aren't expected. Camps, *bar mitzvahs*, tutorings, *chasunos*. That's what a person has to know. You've got to watch yourself and take care of yourself.

### HISHTADLUS LESHEM SHAMAYIM

It's the same thing on the other hand. *Chazal* say that a person has to make *hishtadlus*, but the *hishtadlus* has to be *leshem shamayim*. A fellow who goes to work has to remind himself fifteen or twenty times a day, “Being in this office is not bringing me *parnasah ki hu zeh klal*. And therefore I'm not going to cheat.” If he's a doctor, that means he won't invite five patients for 3 o'clock. They tell people all the time, “Please be on time.” And then they double book and make people sit there. Other people's time means nothing to them. When you come they make you wait forever because they double booked someone right before you. It's very uncomfortable, and it's not fair. It's also not rational, and it's not legal. It's not the way to do things.

Or you have lawyers. You call them on the phone. You get a bill afterwards. “Oh, I didn't tell you? Whoever asks me a question, I charge a minimum of 45 minutes.” “Okay, but you should have told me that beforehand. I would have kept you on the phone for 45 minutes. Didn't I tell you that I didn't want to keep you long and you said, ‘It's no problem? I'm happy.’ What you meant to say is, it's no problem for me. If you're

not keeping me long, I'm still going to charge you for long." You tell him after you had a few minutes of conversation, "I'm sorry for bothering you." "Oh, don't be sorry. Wait until you get my bill. Then you'll be sorry. Right now don't be sorry at all." And people think that's acceptable. It's *geneivah gemurah*.

### A FAITHFUL CAR MECHANIC

I had a *talmid* who opened up a store to fix cars. I told him the only other job I could think of that is worse than that is selling *lulavim* and *esrogim*. Let's say a guy orders a thousand *lulavim* and seven hundred *esrogim* to sell. You know how many of those *esrogim* are *pasul*? You know how many of those *lulavim* are *pasul gamur*? The guy sells prepackaged *hadassim* that might as well be daffodils. All they are is a *zecher* of *hadassim*. He sells them for top dollar. People come in, *amartzim gemurim* - certified Purdue legal ignoramuses - and they tell the guy, "What a nice piece! I always wanted a nice *esrog*." "Oh, you know they're expensive today." "How much are they?" 100 bucks, 150 bucks, 200 bucks. How can you rip off a person like that? You don't give them a kosher piece. For 700 bucks the guy should get a *lulav* that the whole town should come to say "*shalom aleichem*" to such a *lulav*. Selling a *lulav* and an *esrog*, that's the worst business. The next thing is being a mechanic.

I told my *talmid* that when a customer comes in and his car is making noises, you know what happens? The mechanic goes on a search. Now, the first thing he does is he searches for everything that has to be fixed besides these noises. He tells the guy, "You need new this, new that, new wires, new bushings, your front, your side, shocks, struts." The guy says, "But I only came in for the noise. I think it was coming from under the car." "Oh, we've got to fix this as well." The guy comes back and he gives him a bill for \$1800. The guy looks at the bill, almost *chalishes*, he drives out and the exact same sound. The exact same sound that he brought it in for. He calls the guy up when he gets home. He says, "It still makes the same sound." "You're kidding, right? Bring it back. I won't charge you for the things I fixed already. Whatever I fixed already, I won't charge you for." Now he's going to fix other things.

I told my *talmid*, "I won't tell you how to be a mechanic. There may be problems in the car, but there are a lot of problems in the car that people don't fix and they don't have to be fixed right now." There's still time. You use the brakes for one week, those brakes are a drop worn out.

You could say to a customer, “Your brakes are in the process of going.” The guy will say, “But I bought the car last week.” Didn't you ever hear that rule? If you drive a car out of the shop, it drops 30% of the price on the spot. Why? Because the brakes. The brakes start to go. Everything starts to get worn out.

I told the guy, “That's called *geneivah gemurah*. Don't ever tell a guy to fix something unless it's something that needs absolute fixing. If you would fix it on your car because you don't want to drive it, then you tell him to fix it. But if you wouldn't fix the bushings on your car or you wouldn't fix the shock absorbers on your car, don't fix it on his car. Especially if a guy comes in with a *yeshivish*- looking car that's twenty years old and it looks like it's ready for the glue factory. He tells him, “Do you want to fix the body up? Fix the body?” The thing is a *meis* already. It's a *goses*. That's like sending a cosmetician into a *goses* to get some makeup on the face! That's not what they need right now for the *chasunah* they're going to; they don't need any makeup.

A person has to know, you have to get this into your *kishkes*, if you have *emunah* in Hashem, it'll be good. If you don't have *emunah*, it won't be good. And you're going to think you're going to make money from this. “It's a very big *yetzer hara*,” I told the guy. A very big *yetzer hara*, I don't blame you. Everybody has experience with mechanics. Every mechanic is a *ganav*. Some have *kavanah* to be a *ganav*, some are not *mechaven* to be a *ganav*, some are trying to help you fix your car with things you don't need done. They don't give you an honest assessment. People come in blindly and they trust them. That's what a person has to know.

### HISHTADLUS DOESN'T HELP

Now, the biggest challenge in work is to remember the words of the *Chovos Halevavos* and that is *אין ההשתדלות מועיל*, *hishtadlus* does not help whatsoever. And you know how difficult that is for a person? We are so accustomed to think the opposite. What do you mean *hishtadlus* doesn't help? What are you talking about? Of course *hishtadlus* helps! The guy will tell you next, “How come the *yeshivah* man has no money and the doctor has money?” That *kasha* was asked to me so many times until I went and I looked and I found - to my delight - that there are so many *yeshivahleit* who have money. They have nice cars. They have new homes. Whereas I see a lot of *balebatim* don't have new homes. If I see new homes, it's usually *ex-yeshivahleit* who made some money and now they want to wear it on their sleeve.

Do you remember the words of Rabeinu Avraham, the son of the Rambam? What does he say? He says that somebody could appear to be *boteach baHashem*, but in the depths of his heart he's *toleh* his *bitachon* only on his efforts: he relies only on the efforts or on the connections that he has; he feels that his *bitachon* is dependent on acquiring assets, he feels he has his health because he has good doctors and good insurance; he looks over his *nechasim* and he looks over his stocks and he visits his doctors regularly and he thinks that success against his enemies lies in the strength of human beings. Listen to what he says: הם הרשעים, they are the wicked people, שעליהם נאמר בתהילים אין אלקים כל מזימותיו, Hashem is not in this guy's plans, והם קרובים, they are close לכופרים, to the *madreigah* of *kofrim*, אלא שכפירתם, their denial of Hashem is hidden, איננה מתגלית בדבר שפתים ובפרהסיה, they never show it out with their lips or *befarhesia*.<sup>3</sup>

### “EIN OD MILVADO”

Now, if you don't work on this, and don't do *bitachon* 'exercises,' you won't achieve *bitachon*. Sometimes you go to people's offices and they have a sign: אין עוד מלבדו. I came into a guy's office once. I saw he had a nice plaque there. I said to him, “Do you know what that means?” He said, “Nothing but Hashem. Nothing but Hashem.” I said, “Do you know how it figures into business?” No. אין עוד מלבדו. That's it. It's just אין עוד מלבדו.

Some *bachurim* made a Purim *shpiel* over here, so they got a cop. They had אין עוד מלבדו cars, and they got a cop to stop them. They had like twenty guys stuck in the car over there. When the cop came to the window, he pulled out a card with אין עוד מלבדו.

People say it, but they don't believe it. They don't even know what they're saying. אין עוד מלבדו means the only reason you have a dime is not because you have an office, not because you have a job, not because you have workers. You have money because אין עוד מלבדו, Hashem is giving

<sup>3</sup> והם הם הרשעים שעליהם נאמר בתהילים (י ד) "אין אלקים כל מזימותיו" והם תלויים באמצעים בני חלוף ובתקוות אכזב תועבת נפשם של הנביאים והצדיקים - כמו שאמר דוד (שם לא ז): "ישנאתי השומרים חבלי שווא ואני אל ה' בטחתי" והם קרובים למדרגת הכופרים אלא שכפירתם נסתרת ואיננה מתגלית בדבר שפתים ובפרהסיה. (והלא יודע אתה את אזהרת התורה מכגון זה (דברים ח יא-יב) "השמר לך פן תשכח את ה' אלקיך... פן תאכל וגו', ורם לבבך ושכחת" וגו', (שם שם יד) "ואמרת בלבבך כחי ועוצם ידי עשה לי את החיל הזה וזכרת את ה' אלוך כי הוא הנותן לך כח לעשות חיל" (שם שם יז-יח). ועל כגון זה הזהירו הנביאים (תהילים קמו ג) "אל תבטחו בנדיבים בבן אדם שאין לו תשועה" ועוד אמרו (ישעיה ב ב) "חדלו לכם מן האדם אשר נשמה באפו כי במה נחשב הוא" ועוד אמרו (תהילים נב ט) "הנה הגבר לא ישים אלקים מעוזו ויבטח ברב עשרו יעז בהוותו" ועוד אמרו (תהילים סב יא) "חיל כי ינוב אל תשיתו לב". יתר על כן: הוא הדבר אשר ממנו ניקה עצמו איוב באמרו (איוב לא כד) "אם שמתני זהב כסלי וכתתם אמרתי מבטחי". ועל הדבר הזה אמר הנביא בלשוננו יתעלה (אירור הגבר אשר יבטח באדם ושם בשר זרועו ומן ה' יסור לבו). "ואעתיק כן דברי אבא מרי זצ"ל - כי לולא המלי"ו יסור לבו" היו כלולים בקללה זו רוב בני אדם. ואפילו כמעט כולם כי הבן בוטח על אביו והאיש - על בעלה, ושותף - על שותפו, וכדומה, ואילו הקללה נוגעת אך ורק למי שמצמצם בטחונו על בלעדי ה' יתעלה, ולא למי שבוטח בפנימיותו בה', ורק נעזר בבני - אדם או משתמש באמצעים רגילים כמו שנבאר (המספיק לעובדי ה' בטחון פרק א')

you that money. That's it. If a person recognizes that, that means he's *boteach*.

A fine lady from England called me today. She has a job. She works in therapy, but her degree is not a *chashuve* degree. It's some kind of correspondence degree she got. Her husband is trying to tell her to take a course, to get herself some real degree and then she'll make more money. That's ludicrous. I told her, "You're not going to make a penny more than you're supposed to make. You're going to make exactly what Hashem wants you to make. Why should you spend your time and your efforts getting degrees at this stage in life? There's no purpose."

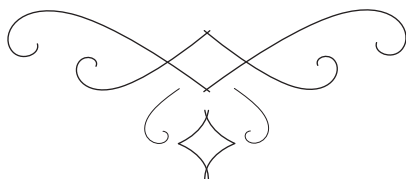
It's like coaching. Some guy a number of years ago came up with a brilliant idea of how to make money so he developed a course to make you a life coach. He's not a therapist. He's not a doctor. This guy decided he's going to coach money out of *frum* people's pockets, so he put ads in all the *frum* newspapers. Life coach. Come get a course in four weeks. They're going to make you a life coach and you're going to open your own office and you're going to have money up to the gazoos. I can't tell you how many fools I know took that course. I was happy for the guy who made the course. He had *parnasah* meanwhile. Then the people opened up their offices, they rented office space, it cost them more than the whole course, and they put a sign up: Life Coach. People said, "Who are you? Why would I come to you? What do you know more than me?" I'm sure there was somebody who made money from it, and the people who didn't make money, it's because Hashem decided they're not making any money - so therefore they didn't have *parnasah*.

You can't get ahead more than what Hashem wants you to have. Hakadosh Baruch Hu should help us all remember this. One guy thinks he's going to sell magic bread. Another guy told me he has this bread that's very healthy for you. I'm going to start selling magic bread. My friend, you're not going to have one penny more than you had until now.

Now, sometimes Hashem puts in your mind an idea and you have the *kochos* to do it. Hashem says, "I'm giving you this opportunity as a way of sending you the money." If Hashem has not given you the money until now that means you were not *zoiche* for it until now. How many people do you see in their 40s suddenly make it big? Remember this - most people go through life as *shleppers*. Most people are *shleppers*. They live from paycheck to paycheck, always complaining, always bemoaning. "It

could be better. I wish I had this job. I wish I had that job. Maybe I should have done this. I should have done real estate. My friend did real estate and made money. Others went into computers. I should have gone into computers. This guy's father died. Maybe my father should have died and he should have been rich." What kind of stupid things are these? A guy should make money like that?

Hakadosh Baruch Hu should help us acquire some *emunah* and *bitachon* in Him, and that will be something real that you can access and you can acquire. That will bring you *olam hazeh* and *olam haba*.



### ❖ THE BOTTOM LINE ❖

A person's choice of parnasah does not determine how much money a person will make. Hashem alone gives a person his parnasah and He wants us to believe in Him. One could work as a rebbi and have enough to live on, or even have more disposable income than a 'regular' professional who went to school. We all know this and have seen examples of this, yet we continue to believe in our hishtadlus, education, and connections, rather than focussing on the real source of our parnasah. As long as we continue to rely on our ability to earn our livelihood, true emunah and bitachon will evade us. This coming week, when I am shopping for Shabbos - and notice the ever increasing food prices in my local kosher store - I will remind myself of the gemora in Beitzah, that my expenses are fixed from Rosh Hashanah, except those of Shabbos, Yom Tov and my children learning Torah. I will try to remember that only Hashem is giving me my parnasah, so I can confidently buy the same amount of food for Shabbos as I used to buy before the recession, and not be concerned at all!

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