

Session 7: Changing Currencies



As we move through life, our currencies change, and our values shift. If you want to ensure that your 'currency' is in line with the Torah, watch this class. It will show you how to get a clear perspective on what our focus should be; giving us riches in this world and the world to come.

ספר מסילת ישרים - פרק א
העוני מצד אחד והעושר מצד אחד כענין

Mesilas Yesharim - Perek 1

(In life, man will be battling against) Poverty from one side versus wealth from the other.

שאמר שלמה: פן אשבע וכחשתי ואמרתי מי ה', ופן אורש וגנבתי וכו'
as Shlomo said: *"Lest I be satiated, and deny You, and say, Who is G-d? or lest I be poor, and steal.."*

השלוה מצד אחד והיסורין מצד אחד, עד שנמצאת המלחמה אליו פנים ואחור.
Tranquility on one hand versus suffering on the other, until the battle is waged against him from the front and from the rear.

The *Mesilas Yesharim* explains to us that the foundational principle, the single most pivotal point of our entire religion, is this concept that Hashem created us for the world to come. This world is the gym, we're put here to grow and to accomplish and the world to come is the spa.

But more than anything, that this world serves the single purpose of allowing us to change, allowing us to grow, it's not an end-all and be-all, it's a temporary place and only when a person begins to relate to that, begins to understand that, can they understand life, can they understand certainly our religion, can they understand what Hashem wants from them and can they in any real way relate to Hashem.

And again, we mentioned that the *Mesilas Yesharim* explains to us that this is the *yesod hachassidus*, the underpinning, the foundation, the root, it is the beginning of all of our *avodas Hashem*.

And we also explained that while it's fundamental, it's also very difficult to relate to. It's very difficult to imagine what it's going to be like in a completely different dimension, in the world to come. And we discussed a few reasons why it's very difficult.

First of all, who cares what it's going to be like, I'll be dead, right? Meaning, I I'll be dead. My *neshamah*, my distant cousin, my alter ego maybe will be there, but I will be dead, so it really doesn't matter, it doesn't affect me, it doesn't really apply to me, it's got nothing to do with my life.

And that, the first problem we explained was really not much of a problem because the reality is that I am not the body. We constantly mistake my physical essence for me, but this is but the cloak that I wear, I'm not my arm, I'm not my head, I'm not my chest, I'm not my leg. I'm the guy

inside. And I am completely, utterly, spiritual. My body is physical, the I, the one who thinks, the one who feels, am not physical, I'm utterly, completely spiritual.

And when my body is put in the ground, I separate, but it's the same I, the same me, and the first problem of relating to the world to come is that who care, I'll be dead. I won't be dead, my body will be but I'll be there alive and awake.

The second problem we pointed out was the fact that often time we get caught in the sense of, what do you mean I'm going to enjoy the world to come, I mean I won't have a body, how can I enjoy anything without physical sensations? Don't all pleasures come from my body?

And we pointed out that that's really not true at all because the vast majority of our pleasures aren't physical. The true pleasures that we enjoy are I moments. When I feel great joy or I feel huge embarrassment. When my child accomplishes something and I feel tremendous *nachas*, that's not physical.

My arm didn't feel it, my chest didn't feel it, my leg didn't feel it. I felt it. And if you think about your life and you think about the most pleasurable experiences and the opposite, you'll quickly see that it's not physical, yes I can enjoy steak and potatoes, yes there is a certain enjoyment, but it's extremely limited.

What the body has, isn't pleasures, it's passions. You see the vast majority of the mistakes that we make are because we're pulled by the body. Pulled by passion. But it's not the pleasures because the pleasure's usually are very passing, very thin. The truly pleasurable moments are inner condition moments. It's when I feel tremendous satisfaction, when I take tremendous pride in my accomplishments or the opposite, when I feel hugely embarrassed about what I've done wrong.

So if the second problem is that it's difficult to relate to pleasure in the world to come because I won't have a body, if you think about the fact that the most pleasurable moments are those huge pleasures which aren't physical, then the second problem's not such a problem.

The third problem is a bit more difficult and that problem is that well this whole business about the world to come, it's interesting, it's nice but it's not going to happen to me because I have no plan on dying, certainly not in this lifetime.

And that reality that I don't plan on dying is something that Hashem placed into the human and as we discussed, the reason why Hashem put that into the human is because without that it would be very, very easy to serve Hashem, and way too easy.

You see, I get it. I, the *neshamah*, understand I was created, put here for a few years, I'm going to leave this world and forever I'll be what I shape myself into. If I every fully felt that, if I ever saw with absolute clarity of thought that there's going to be a *ketz*, an end, it would screw the entire equation, it would be very difficult for me to waste my time foolishly, to get involved in stupidity and things that I do. And to allow for actual freewill Hashem put these blinders in our eyes that I don't see my mortality.

I can discuss it, I can know it theoretically, but in a very practical sense, it's really hard. And again, that is something we can deal with but it's very difficult to solve because again Hashem did a very good job by creating this thing called freewill.

The exercises that a person could do to work on that are numerous. First of all, going to a funeral and when you go the funeral, understand that it's going to happen to me. visualizing your own funeral, seeing yourself in that box. Seeing yourself being carried away and being put into the ground.

And as I mentioned earlier, it will not lead to depression. It is true if you don't understand life, that life is a party and death is the end of the party I guess death could be depressing but if you understand life, if you understand we're here to grow and to accomplish, for a few short years, understanding that there's a *ketz*, that there's an end, is the most invigorating, a most empowering concept because oh my goodness, let's get to work.

And to be honest with you, I've dealt with this for a long time and I spent much, much time and energy envisioning my end, seeing my *ketz* and never once did I get depressed.

I wrote the book, *Stop Surviving, Start Living* and there's a part of it about seeing my own funeral. Each chapter in that book, I wrote ten times because my goal was for it to be so smooth, to just be there for a person just be there and I remember vividly on the tenth time when I was writing that chapter, I was crying and I said to myself, this is good.

But, there were tears in my eyes but it wasn't depression, it wasn't *oy vey* I'm down, it was a invigorating, empowering let's go. Now it's very somber, my death is not something I greatly anticipate, I'm not interesting in it happening any time too soon, but understanding that it's going to happen isn't frightening in the sense of oh my goodness, the party's going to end, it's very empowering in the sense that I get it, I understand I have a few short years to work, to grow, to accomplish and the more you do that, the more you see yourself actually dying, the more light, the more energy, the more joy you feel in life and ultimately the more happiness.

So again, the third reason that it's difficult to see the world to come is that I'll never die and again that one is difficult but there are *mussar* exercises, a good *mussar* exercise is to ask yourself what color your eyes will be in the world to come and you quickly realize you won't have eyes.

Thinking in very concrete terms that it's going to me and it's going to happen makes it easier, but again, it is a challenge.

But even if you've worked on the first three, you understand that it's not going to be death as in blackness, as when going to sleep, it's going to be me, I'm going to be awake and even if you understand I'm going to hugely enjoy or the opposite feel tremendous embarrassment of what I didn't accomplish and even if you get it that I'm going to die, there's a fourth reason why it's very difficult for us to relate to the world to come. And I'll explain to you what that is.

Most of us have this vision of the world to come, oh it's going to be wonderful, we'll all be angels. Angels in white. I'll have big white fluffy wings and you'll have big white fluffy wings and we'll dance together in joy and glee forever and ever and ever.

And the reality is that there will be many people who will be beautifully white and pure and pristine but the *Mesilas Yesharim* explains to us one single concept and that is that any *bal sechel*, any intelligent person will understand that the *madregos* in the world to come are given out in accordance to how much work you did or didn't do.

There are levels, it's not just that we are all angels in white, we've just got to get into that hall and it's going to be wonderful, there are vast, vast differences in the rankings, in the levels, in the who you are for eternity. And there'll be huge, huge differences between people. And one of the blockages that makes it difficult to really deal with the world to come as use it as the motivating force that it should be that we feel okay, we'll all be there, we'll all be the same, equality, brotherhood, we'll all be in the same circle forever and that is a very, very fallacious thought because the reality is that Hashem is a very just judge and Hashem gives a person exactly what they deserve, exactly in accordance to how much energy and effort they put in and again, the

madreigas, the levels in the world to come are given out in exactly the order and in accordance to how much work you put in, how much energy you put in.

And one of the very difficult things you relate to is what's it actually going to be like? What's it going to feel like?

So I'd like to spend a little bit of time just seeing if we could appreciate what I will perceive. So I want you to imagine for a minute that you close your eyes and you went through your whole funeral, you did the whole funeral and you heard people say the things they said and they took your body out and they put it down and picked it up, put it down and picked it up, put you in the ground and then covered it with dirt and you separated.

And you stood through the entire *beis din shel malah* and now forever you are. What do you feel like? What do you experience? What's going on?

So the first concept that you have to really deal with is the fact that I will be brilliantly awake. Death isn't going to sleep. Death is an acute awareness, complete, absolute on. Do you ever get sometimes, a little fuzzy a little groggy, a little tired, I'm sort of half awake, sort of not half awake, brilliantly awake, just totally, completely aware and not just aware, very memory of my life flashes and is there. And I hold them and I'm there, and I'm conscious.

And the single reality is that I will be there, I'll be very, very awake and I'll be much like I am now. But there's one major difference between me now and me then. And that is my currency will change. That which I value, that which I hold to be important will change instantly and radically.

You see all of the things that I consider so important in this world, all of the material based things, all of the physical based things, all of those things that in our world have such importance and mean so much will instantly vanish into smoke.

You see, I will be the same, I'll feel the same, I'll be the same me, but my value system will change dramatically because in an instant, in a heartbeat, I get it. When my body's put in the ground and I separate, suddenly the smoke clears, the dust settles and I see with absolute clarity of vision the purpose of creation, how valuable every *mitzvah* is, how destructive every *aveirah* is but it's not just that I see it, I instantly perceive things with such a different value system.

And to understand what I mean I'd like to focus on one interesting idea. Throughout life, we have changing values. Things that we consider important, things that we consider meaningful, things that we rate each other by and things that we use as our status symbols or maybe our currency.

Let me share with you what I mean. I was nine years old and I heard about the ultimate thing that any nine year old boy at least in my world could want and that was the James Bond briefcase, I mean this was better, I mean this was amazing. It had the handle where you pulled the trigger and a missile shot out of it, inside was a foldable gun, I mean this was the best of the best. And needless to say, I did everything in my power to nag my parents and to nag and needle and finally I convinced them for my tenth birthday they were going to buy me the James Bond double oh seven briefcase.

Okay. It happens to be my father bought it and he told me okay I'm going to come home from work, on your birthday and that's when you're going to get it. I was driven, I knew every nook

and cranny of that house and it was no way I was not going to find it and I searched and I searched, high and low, low and high and I couldn't find it.

Finally my father came home and after work and my parents together gave me the James Bond briefcase and I was ecstatic, I mean it was as good as it got, that was it.

Okay. What do you think I felt like about that briefcase on my twelfth birthday? Do you think to my *bar mitzvah* I carried that briefcase with me? How about when I was eighteen? Meaning as a ten year old that was a very big deal, in my currency, in my world that was as good as it gets, and I was ecstatic when I got it.

But my currency changed when I hit twelve, when I hit fourteen, what I valued changed. What I considered important changed. And one of the realities that we have to understand is that our currency throughout life will change and that's a very important cognition because once I study that phenomena and I see that every currency that I once valued no longer do I value, it's much easier for me to then relate to that moment of truth, when I leave this world and everything of physical meaning means nothing and everything in the material world that I considered such big deal, doesn't mean anything but I have to actually do the exercises and really think through the processes of seeing my value system shift to appreciate quite how stark and quite how real that difference is going to be.

And if I could ever touch that moment, if I could ever be there and see with *olam haba* eyes, with world to come eyes the extraordinary value of any single *mitzvah*, I would come back to this world with an energy, with a vim with a vigor, let's go. And the more that I can try to touch that, the more that I could appreciate the true value of things and the more that I could actually accomplish and grow.

So I'd like to do a little bit of work in this area, seeing values that change and see if we could appreciate why this is such a feature in the human being.

So let's begin with the following:

I once had a fellow say to me, hey you look like a million bucks. I said I do? He said yeah, you look all green and crumply.

Okay, it was a cute line but here's the point. Money is green, money is crumply, why is money such a ooooh? What if someone pulls out a thousand dollar bill, oh my goodness, a thousand. If you show that thousand dollar bill to a three year old, they would not be very impressed.

The reason why money is important is because it's representative. It's representative of value.

Oooh, a thousand, a hundred thousand dollar bill, the largest bill, minted by the US government.

Wow, it's astonishing, wow it's important. But that importance is based on our value system.

Based on my thoughts about it.

Again, to a child it's not important at all but money is very important. And if you think about it, even though we all like to say money is not important to me, I'm not into money, the truth is money is important to all of us. And I'll share with you what I mean and I don't even mean in a good sense, I mean in not such a good sense.

You ever have somebody walk in the room and your friend says to you psst, do you hear that guy's worth a hundred million dollars woow. And suddenly you're looking at that guy differently.

Now why are you concerned with how much money that guy has? Is he going to share his money with you? Is he going to give you a couple of those millions? He's not sharing his wealth with you so why do you care?

And the answer is because the real value of money is partly what it buys, maybe twenty percent of it is what it buys, the eighty percent of money is the *kavod*, the status that it bestows upon the person who has it. I am a rich man. I'm in a different league than you, I'm in a status, position.

And if you realize that that is a reality and as much as we like to say it's not true, it is, because in our world money equals *kavod*, money equals status. It shouldn't and we should all work on it not, but it does.

Well here's a very simple reality. How much *kavod* am I going to get when I come to the world to come because I was a mega millionaire? Are they going to say oooh, Mr. rich guy's here?

The answer of course is no. It's not even a question. The only question they ask is, what did I do with my talents, my abilities, my resources and it's pretty obvious and pretty clear to all of us that my ranking in the world to come is not going to be based on my money. And no matter how much *kavod* a person may get for it here, it's not going to mean a dime in the world to come and that single reality, that *bukavod*, the honor given to money, is something that passes and won't mean anything then, is a huge, huge breakthrough.

Not in an intellectual sense, we all know it intellectually, in an emotional reality. You see if I could ever free myself of that I could then use a vastly different value system because at the end of the day we're all driven by honor, we're all driven by forces and features and we certainly consider our position in the world to be important.

And if we live in a materialistic world, if we live in a physical world, and money is valued, well guess what? It becomes a value system, it become a rating system and even if we don't like to admit to it and even if we're not happy with it, there is a reality that it's important, it's a big deal and it affects us and I'd like to spend a little time seeing if we could look at other parts of value systems, currencies, that change and then see if we could appreciate how quickly they leave, evaporate and they're really foolish.

So I'll give you an example, something that I worked on when I was younger. When I came to *Beis Medrash* I was a black belt in karate and while I wasn't very advanced in learning, I was a first year *Beis Medrash* guy, I was given tremendous *kavod* because you know, even though obviously it's a *yeshivah*, but still karate was a big deal and I was given an awful lot of *kavod*.

And it used to bother me a little bit and I remember working on it and I had a little *mussar* exercise. It was during *mussar seder* I would imagine the following. I imagined that my life was over and I'm sitting in front of the *Beis Din shel Malah* and two *malachim* are discussing some of my past and they're looking at some of the pictures of my karate days and one *malach* says to the other, what's that? And the other *malach* says well that's karate.

What's karate? Oh you know it's self-defense, you know, you punch, you kick, you bowl, oh very nice. But why's he's standing like that? Oh he's standing like that because he's going to block, he's going to kick. Oh very nice.

Looking at this picture, that picture and after a good long while the first *malach* says to the second, you understand. He says yeah yeah I understand but tell me, why's he wearing pajamas?

Do you understand what that means? In the world to come it's utterly, completely irrelevant, it's foolish, it's utterly silly. Why is he wearing pajamas? Because they don't relate to anything of

the value system that we do now but the problem was to me as a young guy, I couldn't feel that. I felt the *kavod*, it bothered me and I tried to break myself of it by recognizing that my value system was based on a twenty year old's version of life, but that would change very quickly and you have to free yourself of the currency that binds you because we're all bound by a currency, everyone has things that they value and all of these things that we value can be tremendously driving and usually driving the wrong way.

And ultimately a person wants to allow their currency to be the only significant currency, the currency of the world to come, meaningful currency, real accomplishments, real things, but you have to do a lot of work to train, you have to do a lot of work to improve.

So I'll take, give you an example that I think is very, very telling. I was once speaking to a couple who were considering getting engaged and there was a blockage, there was an issue that was preventing them. He and she were both *balei tshuvah* and there was one single problem.

He was ready to get married to her, she was ready to get married but the problem was that she would on occasions, when they'd get very dressed up for wedding etc. she would wear low-cut dresses. But when I say low-cut, meaning the back was cut all the way down, all the way down her back. And this was a problem because he didn't want his wife dressing that way on the other hand she felt, she wanted to and a certain point I said okay, let me ask you a question:

How often do you go to *simchas*, how often do you go to a wedding, a *bar mitzvah*, how many times a year?

So she thought, she said well, four times, maybe six times. I said, tell me, do you think that it's worth potentially not marrying the right man, do you think it's worth giving up your *bashert* because of the four or six times, I mean it, do you think it's worth it?

And she heard and I said so why would you do that? She said because don't you understand when I go to a wedding, what are they going to think? They're going to think I don't know how to dress.

Now I'd like to focus on that. Dress to a woman is very important. It's part of her currency, it's something that's very, very significant and very real. And it matters so much to that woman that she was seriously considering not marrying this guy. And it certainly is a big deal and let's not make a mistake, a woman should pay attention to the way she dresses, it's very important to her, it's part of her feminine nature and I'm not here to tell you she should ignore that at all.

But I am here to tell you that that value will change dramatically. I am exceedingly unimpressed when I hear forty five year old woman bemoaning the state of *tznius* today. Oy look at these young girls, look how they dress, so tight and so improper. And I'm extraordinarily unimpressed. Why?

Because madam you're forty five. Five kids later, some forty pounds, I want to know when you were twenty two how did you dress? I don't want to know when you're forty five and you're no longer in your prime, what your attitude towards *tzinus* is, because you see to a forty five year old woman it's not quite the same what she looks like, how she looks as it is to her when she was twenty two.

And the question was how did you deal with it then, not now. And a very simple reality is that if you watch a woman as she ages, clothing while important, definitely takes a back burner. And if you look at an eighty five year old woman, she'll have a dress or two but it's nowhere near as important. She'll try to dress nicely for a *simchah* but it really doesn't matter.

And that single reality that those things that we consider so important today, so prominent, so much a definition of me, will be utterly, completely irrelevant but today if don't begin changing my currency, they become such traps, and they become such difficulties.

How many times do you have a young girl who dresses improperly? But why, she went to the finest *Beis Yakovs*, she knows exactly the laws of *tznius*, why does she dress improperly?

And the answer is very simple because listen, that's how everybody dresses, I don't want to be a neb, I don't want to be considered like not part of the group. And she violates a *Torah* principle, throws away her commitments to serving Hashem properly, not because she wants to but because her value system is so entrenched and it's so important to her that guess what?

And I am not here to knock women because men have it all the time. How many guys kill themselves, sleep under the desk at night, all for the sake of *parnassah*, oh yeah *parnassah* to feed my family, huh feed your family yeah. Feed your family doesn't mean twelve, fourteen, sixteen hours a day, cheating on your taxes isn't what Hashem wants you to do. And it's not just that, it's the whole *kavod* piece and when you recognize that all of these things, all of these things that we value are going to change, all of these things we consider so important, will evaporate in that moment of clarity I get it, they were all silly, all foolish, all empty.

And the only question is can I get it now, so that I can make the right decisions, so that I can grow, so I could become the ultimate person I can be, or do I get trapped in the currency and have it ruin me, have it destroy me, have it greatly stymy my growth?

And I have a very important *mussar* exercise that I think is helpful. Do you ever look at a *simchah*, twenty years after the fact. Open a book, open one of these picture books, a photobook

of a wedding, or a *bar mitzvah* that happened twenty years ago? If you do it you'll notice something very, very interesting.

Oh my goodness, what were the people there thinking, like what was going on in their mind?

I've looked at my *bar mitzvah* pictures and I'm aghast. I had lapels that were as wide as the Nile river, I was wearing two tone shoes, brown swayed and pattern leather, brown. I wore a bowtie that was huge. If I look at myself in those pictures, I say to myself, what was I thinking?

And that's a very interesting experience. Why? Because if you collect a few moments in your life maybe one when you're a child, another maybe one when you were an adolescent, then one when you were let's say a young adult, and if you focus on those moments, you'll see that each one of those time periods, you had a different value system. Each one of those had a currency that was very important to you then, each one of those had something then that you rated yourself by, you and your friends considered the most important thing and if you were a little girl, it might have been dolls. If you were a little boy it might have been the toys and then when you got older it maybe was how you played ball. Oh I was a great ball player I had a guy I'm embarrassed to say this, I was at a *Shabbaton* and a man said to me, where do you come from? Oh, you know it's so funny it turned out he'd learnt in Philly *Yeshivah*, oh you know, oh my brother in law, Meir Kramer learnt, oh Meir Kramer, oh great ball player.

My brother in law is fifty years old, I don't know if he's picked up a basketball in a decade and this mad is over fifty, yet he remembers, oh a great ball player.

And if you think about it, when you're a child, how you play ball is a big deal, it's a really big deal, it defines you, it's your currency but it doesn't matter, when you're thirty five, it really doesn't matter and certainly when you're sixty five it doesn't matter and if you take a slice of

your life, different times, as a child, as an adolescent, as a young person, maybe as a starting your family and you see in your mind's eye the currency, the things that you usually value then and you realize that every one of them is gone, they don't matter now, they're really not important, you begin to realize that everything we value, in the material, physical world really has no lasting value and when you do that, you begin to make that tremendous shift. You realize Hashem created us for a purpose, Hashem put us here to grow and accomplish and Hashem put in front of us literally diamonds, diamonds and gold right there, but we have to wake up and we have to wake up to that reality.

And I'd like to share with you one more *mashal* that I used as a young man. When I first came to *Beis Medrash*, most of my friends did not end up in *Beis Medrash* it was a different era, I also had a little bit of different background, most of my friends ended up on the college track, and in fact some of my buddies from the old days would say to me Shafer, what are you doing, what are you, c'mon cut it out, you're not a *Yeshivah Bachur*.

Any case it didn't really bother me that much but I did remember once during *mussar seder* thinking about the following. I imagined that I and my *chavrusah* were sitting in a sandbox but instead of a sandbox filled with sand, it was sandbox filled with diamonds. And I picked up a diamond, a three carat and I said do you like this, ooh yeah, yeah, put this one in my pocket. And what about this one? Oh he puts that one in his pocket. A five carat, a ten carat, back and forth with examining the diamonds, looking at them.

Then one of my buddies from the old days comes by and says, what are you guys messing with those little things, you want to see a rock? Here is a ten pound rock and he picks up an earth rock

he got from the garden. What are you guys wasting your time on those little pebbles, this, this is a real rock.

Now that rock is made of rock. These are diamonds. But you see to me the reason why that *mashal* was very important was because my currency still was and maybe still is within the physical world. But that *mashal* allowed me to tap into a different time period, allowed me to tap into a world to come time period where believe me, the things we value will be valueless and those things that we considered so easy, what's the big deal, you learn, you didn't learn, you *davened* you didn't *daven*, c'mon. Does it really matter?

Those things that we walked passed, will have such incredible value because when I leave this earth, instantly my currency changes. The haze passes and like a brilliant sun, midday, it shines and I suddenly get it. I understand things with a total different clarity and because I understand it with a total different clarity, suddenly I'm a different human being.

Now the *Mesilas Yesharim* is very clear, the biggest motivator for us should be who I am. And the biggest motivator should be that every moment of my life is an opportunity to shape myself, mold myself. And who will be for eternity is directly dependent on how much effort I put in and every little miss in that effort is something missing in me and every little extra push within any *mitzvah*, any action, is something greater within me and that should be the greatest motivator but if we're real we'll see that it's not so simple and he explains to us that there's another system that is equally important.

Chazal tell us that each person is *nechav*, is burnt *mechupaso shel chavero*, each person is burnt because of what his friend has and he doesn't. And that's a *Chazal*, the *Mesilas Yesharim* quotes it and I'd like to explain to you that *Chazal*.

Normally when people learn that they say oh my goodness, that's the world to come, I'm going to be jealous, I'm going to be burnt by that which my friend has and I don't have, what kind of world to come is that?

In the world to come there's no jealousy in the conventional sense. We're not competing one with the other. So there's no jealousy. But I'd like to share with you what, how the *Kochvei Or* explains that *Gemara*.

He says what it means is like this, every human being was given unique talents, unique abilities and every person has an ability different than the other, and every human being was given opportunities, different than the other.

I will never be the *gadol hador*, I'm not going to be Reb Moshe Feinstein and his world to come is going to so out-vast, out-shine mine, I can't even imagine. But I as a human being have an opportunity to grow in one area, maybe to be *mukadesh shem shomayim* one time, maybe to do one tremendous act, with unbelievable, real *mesiras nefesh*, with difficulty and that is my diamond that as great as Reb Moshe Feinstein was, he didn't have that. And he won't have it.

Much like the Hope Diamond, it's unique. There's only one in the world. Each human being was given different strengths, different opportunities, and I'll never be the *gadol hador* but on the other hand, the *gadol hador* will never have this opportunity that I have now, and that's what Chazal mean.

Meaning, I'm not going to be jealous of oh I should have that, imagine that you have two great, great people who reached eighty, ninety percent of their potential, wow look at my riches, look what I have, oh but I don't have what you have.

Now it doesn't burn me in the sense of *oy vey* I but I appreciate it. I see what you have, it's amazing, wow that's beautiful, I don't have it. I'm happy for you that you have it, but *Baruch Hashem* I have plenty. I have plenty and plenty. I have storehouses full.

But that's if both of us reach eighty percent, ninety percent. What if you reached ninety percent and I reached ten percent? What if you flourished, you became great, phenomenally huge and me, whatever, I got busy doing and we come to the world to come and I look at what you have and I see it's astonishing, it's amazing, it's beyond description and I look about my humble abode and I have nothing? That's not what Chazal are referring to because that really is a very, very difficult, painful experience.

And one of the thoughts that a person has to have if they want to deal with the world to come in a serious way is to recognize that I will not be alone there. I will have much company. Everyone hopefully that I live with, my family, my friends, everyone I grew up with hopefully will be there, certainly if they keep *Shabbos, kosher, taharas hamishpacha*, the one category of religious Jews, certainly they'll be there but there'll be huge, huge differences, vast, amazing differences and even though you and I think that we're not into *kavod*, I'd like to share with you it's not true at all.

Every human being is very much affected by *kavod*. Every human being is very much driven by it. Now you may say it's not true, I'm not a *kavod* seeker, I don't need to have my name up in lights, I don't need to be the famous, rich, big guy, I'm, I'm obviously I'm not affected by *kavod*.

If you say that, it's only because you don't understand *kavod*. The real test of *kavod* isn't you need to be the most famous, the most well known, the real test of *kavod* is how do you deal with people in your peer group, in your class, when they're above you? Do you ever notice people

spend an inordinate amount of money, money that they often don't have, on weddings, on *bar mitzvahs*, on their house, on their car.

Why do they do that? They do that because I can't be below my class. These are my friends, these are my peer group, I can't make a *bar mitzvah*, a wedding lower than my social class. And it doesn't matter what your social class is, whatever it is, that's the level that you're going to have to make it at and if you have to make it at less than that, it is hugely embarrassing and the measure of *kavod* is not that you need to be the top dog, the measure of *kavod* is how do you deal with when you can't be on level with your peers?

Not because you're lazy, not because, just whatever, you don't have the money. You have a big family and you don't have the money. How do you deal with it?

And what you'll quickly find is it's not simple at all. And all you have to do if you really want to understand *kavod* is find your currency. For some people it's money, for some people maybe it's learning, some people it's reputation, some people maybe it's how they dress, how their friends talk about it, how many friends they have, how handsome or how pretty, how accepted they are.

Different people have different currencies, you have to find your currency and just find what happens when in that area that you consider hugely important, your peer group, the ones who you normally associate with, are above you and you're below, it is so painful.

And the *Mesilas Yesharim* explains that that is reality that if we don't wake up now, will affect us in the world to come.

You see each of us will be ranked. Each of us will be exactly what we shaped ourselves into and here we're very judgemental.

I know exactly where I'm holding, this one's above me, this one's below me. I'm here, I'm there.

Explains the *Mesilas Yesharim*, what happens if I get to the world to come and that guy who I felt was you know, just a regular guy, he's towering over me, oh my goodness.

But more than that, what happens if there's a guy I looked down upon, I learnt better than him and I was *frummer* than him and I did more *chessed* than him, and I looked at him like you know I used to help him whatever but and I find in the world to come, he's towering over me and I'm a little appution and he's a giant, how will you feel then?

You see the *madreigas*, the levels in the world to come are not given out based on your status in this world. Some people are naturally gifted, that doesn't mean they're accomplishing their potential. If you've learnt the entire *shas* and you have, you give a *daf hayomi shiur*, and you're accepted throughout the world, wow, great, great, great *lamdan*, that's very impressive.

The question is, what was your potential? If that is your potential or eighty percent of it, phenomenal. But what if your potential was double that? What if it was triple that? And many, many times you find that those people we considered nobodies are reaching huge amounts of their potential and those people we considered such *knackers*, look such fine *middos*, such a fine person, obviously that person's got a good portion in the world to come. And it might be true, and it might not be true.

The measure of the man isn't your *middos*. The measure of the man is where did you start and where are your character traits now.

I know a man who if you would see him you would speak to him, you would say not that impressive. And I'd like to share with you I'm jealous of his world to come because I know him when he was eighteen and he was bombastic, baphoon, a real *bal gavah*, the world began and

ended in his *daled amos* and he spent twenty years working. He didn't become a *tzaddik*, he didn't become this huge, huge humble man, but he's vastly different now than he was then and I can tell you he changed, working hard for twenty years, religiously, learning *mussar*, working on himself and he's a vastly different person.

You'll look at him and you'll say no great *tzaddik* and yet I'm telling you in the world to come, I don't even know his portion because the measure of the human being is not objective, not me versus you, not the standard in the world, the measure of the person is how much you changed, how much you made yourself, where you took yourself from and understanding that we will be ranked by one single criteria, not how well you learnt, certainly not how much money you had, certainly not even how much people said, ooh what a great person, what a *tzaddik*, what a good family.

The single measure is this is what you could have been, how much of you did you become?

And I'd like to repeat because it bears repeating, that which they say in the name of the Gra.

They say in the name of the Vilna Gaon that the most painful moment in a person's life is not that fatal car crash, not even when he's aware of *hatzolah* pulling the sheet over his head and saying *oy nebach*, a young guy, look at him *oy*. And not even when I attend my own funeral, and not even when I hear the words they say about me.

And the most painful moment in a person's life is not even when I know and understand that they're putting my body into the ground and not even when they cover it with dirt, not even when I separate. They say in the name of the Vilna Gaon that the most painful moment in a person's life is when I stand in front of the *Beis Din shel Malah*, the heavenly tribunal and they hold up this picture, this picture of this man, this huge accomplished human being, this human

being who changed himself and changed the very generation in which he lived, and they say to me why didn't you become that?

Me, little me, you want me to be that *tzaddik*, that *talmid chacham*? What do you want from me?

And says the Gra, the most painful words you'll ever hear are "That is you, that is you had you become what you could have been. That is you had you actualized your potential, that is you had you become what you were destined to be."

But that picture is a picture of me, based on my strengths, my talents, my abilities, based on the generation I was born into, and the only question they ask me is how much of me did I become?

We were given a *Torah*, the ultimate system of self-perfection, we were given all the *mitzvahs* because they help us and Hashem wants only one thing, our success, but if you want to really grow, you have to change your currency. You have to break out of the world that we live in, because we live in such a temporal world, and it's so powerful when you're in that stage.

When you're a little kid, that Barbie doll is the biggest thing in your world. The James Bond double oh seven briefcase is, there's nothing bigger. And in that world, that's your temptation, that's going to pull you and it's okay if you're a kid to be into toys. But as you grow, you're supposed to change your value system and when grown men play with toys, and you see the bumper stickers, 'He who dies with the most toys, wins' and when you see people whose value system is utterly, totally, completely money or honor or whatever it may be, no one understands, you're looking at a human being whose robbing himself of the greatest potential because we're all driven by what's valuable to us and if I remain mired, if I remain rooted in this world of money and honor and whatever it may be, guess what? That's what I'm going to aspire to, that's what I'm going to work really hard, I'll say the words I'm going to learn, I'm going to *daven*, but

that's not really important. In my real heart of hearts, what matters to me is honor, position, money, then obviously that's what I'm going to work hard at.

And if I really want to grow, I have to change my currency. I have to recognize that yes, honor is a big driving force so I have to use that as a tool to understand and imagine what I'm going to feel like when I leave this earth, big honorable me, and I leave this earth and they treat me like loooh, little nobody.

Understanding that my currency will change radically and dramatically is the greatest *yesod* but it requires a tremendous amount of work and it requires thinking, it requires looking at different stages, different things that you value, realizing that every currency that I value quickly leaves me, and understanding that ultimately the only thing I'll value is real growth, the things that Hashem created us for.

And I want to close with a story that I think is so, so well encapsulates this concept. The story is told that in the time of the Gra, the Vilna Gaon, there was a *ger tzedek*, he was a convert but he was a convert in the time when converting to Judaism was a very dangerous thing to do and this man wasn't a regular man, he was in the, he was a prince in the royal family and when he converted to Judaism it was an affront to the Church that was considered unacceptable. It was the biggest *bushah* for a good Catholic to become a Jew was such an affront and such a horrible thing that obviously the Church didn't take well to it.

Now this man his name was Avraham *ben* Avraham and he was a *ger tzedek*. The Gra understood him to be a very righteous person. It happens to be that he was caught by the Church and they put him through the inquisition, and it means the entire torturing and the entire process and he literally was being destroyed.

The Gra came to him and asked him if he wanted he would free him, the Gra, whatever that meant because the Gra recognized that this person was a unique *tzaddik*. And this man Avraham *ben Avraham* said no, I'll go the way Hashem wants.

In any case they decided that he had to be burned at the stake but the priest who was involved directly in torturing him, who was involved daily with him recognized that his man was not a regular man. He recognized that this man was uniquely holy and the priest realized that he was a sinner. The priest realized that what he was doing was torturing a holy man for no reason and he realized that he was going to have to answer in the world to come and as they're leading out this Avraham *ben Avraham* to be burnt to the stake, before they actually take him out, the priest comes into his cell and says please, please, I beg you, when you get to the world to come, beg forgiveness for me. Please beg forgiveness, you must please forgive me.

This was the man who had been torturing, but horrific tortures, this *ger tzedek* and Avraham *ben Avraham* turned to him and said you're making a little mistake. I'll give you a *mashal*, imagine that a man comes to the king and he falls on his knees and he says, your honor, your majesty, your majesty, do you remember when we were children we used to play, sometimes I would punch you, sometimes I would kick you, your majesty please forgive me, please forgive me.

The king's going to say to him, listen, it was kid stuff, we were playing. That was expected, I don't bear any grudge against you.

Avraham *ben Avraham* said to the priest, when we get to the world to come do you think it's going to matter, you tortured me, a little pain, a little, do you think it matters? It's kid's stuff. You're forgiven, it's not relevant, it doesn't matter, it's all passing.

That perspective while you're alive, is the perspective of a *tzaddik*. We're not going to get there, but understanding that I can work on it, understanding that I could work to attain *olam habba* currency. I have to recognize that everything in my world that I value won't be significant, it's going to pass, it's going to leave and understanding that every *mitzvah*, every action that I do for another, every time I control myself and work on my character traits, those things are permanent, they're not just permanent, huge, huge crowns, huge jewels in my crown, huge, huge things for me to keep for eternity, the more I focus on this, the more I realize this, the more I'll be driven.

Using *kavod* in that sense isn't bad because it's a tool for growth but the ultimate system is to understand that who I am is what I shape myself into and that every action is huge, important and will make me forever into what I'll be.