

A few weeks ago, Rabbi Netter asked Jonathan or I to do the drash tonight, so I took on the challenge. In my research at Aish HaTorah, I came across something that I still can't figure out why it is applicable to Vayigash, the parsha that we read tomorrow... so I'm not going to try to relate to the parsha... Instead, I'd like to read one of the 'torah tidbit's from Aish Hatorah and apply it to our real life in Buffalo and our ability to help make a difference.

Rabbi Packouz starts this "torah tidbit" by relaying a question asked of the Chofetz Chaim... The question was "what can you do to ensure that you have a portion in the World to Come (Olam Haba). The Chofetz Chaim -- the greatest rabbi of his generation -- advised him, "Start a *gemach*, a free loan society." (The word "*gemach*" is an acronym for the Hebrew "*gemilut chasadim*" which translates as "doing deeds of kindness.") In Pirke Avos, Ethics of the Fathers 1:2, the *mishna* (teaching) states: "Shimon HaTzadik (the righteous) used to say that the world stands on 3 things: Torah, Prayer and Deeds of Loving Kindness." Many of us have heard the familiar song as we sing on Shabbat, "*al shlosha devarim ha-olam omed...al hatorah, v'al ha-avodah, v'al gemilut chasadim*". I remember talking with a study partner years ago about a gmach and what it is and how it can help people.. and I'm reading about this torah tidbit, while driving to Schenectady with boxes of clothes that Hailey has outgrown.. on our way to my mother-in-laws, with a stop at our friends. We have our own 'gmach'... where we share the clothes Hailey has outgrown with our friends who have triplets...we can all help in our own way.

We just celebrated the holiday of Chanukah... presents were everywhere in your homes as they were in mine. We try to think about others in the time of present giving.. I was hoping (somewhat unsuccessful at this point) that when a new piece of clothing shows up, we can find something to give away, something that has been outgrown or tastes have changed.. .frankly, there is only so much room in our closets and toy boxes... we start our bags for the Sisterhood rummage sale early and love to go into our basement to see the overflowing pile of items that are leaving our house and will hopefully help someone else out in their time of need.

the Torah Tidbit continues to teach us..The Talmud, Yevamos 79a, tells us that the Jewish people are known by 3 traits: merciful, morally sensitive and doers of kindness. How one expresses those qualities is only limited by his or her imagination, creativity and sensitivity to others' needs.

One way that this creativity has been expressed in the last century was the development of free loan societies... These are organizations which loan money interest free (the borrower gives monthly

post-dated checks and has two guarantors). The article from Aish Hatorah goes on to describe a Hebrew free loan association in South Florida.. and as I was reading this article earlier this month, I couldn't help but be amazed... wait a second, I was just at the HBLA meeting the past Sunday and we have one here in Buffalo too. Yes, we, this small-ish community (when compared with South Florida) also have the mechanisms already set up, and set up since 1897 to help others in our own community.

Rambam teaches us that there are 8 levels of tzedakah. The highest level is to help a person before he becomes impoverished -- with a loan or by finding him a job or a business deal. "To give people a chance to stand with dignity on their own two feet." That's what the local HBLA and others around the country are doing...Buffalo's Hebrew Benevolent Loan association (HBLA) was first founded in 1897, when Buffalo was flooded with Jewish immigrants from eastern Europe, many fleeing pogroms. They came to America to follow their relatives, who were also struggling for existence. The newly-arrived immigrants did not want charity. They wanted only to become self-sufficient.

AT the meeting, Jonathan and I were reading the HBLA materials provided (some of which I just quoted). I guess I felt a bit amazed that the list of life members was only one page..The list of life members in memoriam was two pages, smaller type and four columns per page.. .but I go back to the life members list being only three columns long and look around our shul, our community and wonder.. do people know about the life membership is a one-time contribution of only \$360. Trust me, I get it that there are many other expenses, having just put four new tires on one car and looking at new tires for our other car... but this money and all of our contributions collectively can make a difference.

In Jerusalem there are literally thousands of Free Loan Societies. They even publish a directory! If one is having a *simcha* (a joyous celebration -- an engagement, a bris...) there are *gemachs* to borrow tables and chairs and even dishes and silverware! If it is Shabbat and the pharmacy is closed, one can go to a medicine *gemach*. Imagine the joy of being able to borrow the right power tool. I'm sure many of us (even Jonathan) wouldn't need to own a circular saw for more than the one or two projects that it's needed for..{aside from the fact that we wouldn't know what to do with the saw} it sounds like a great investment for someone else to have done, and for us to borrow!

Uri Lopiansky, a former Jerusalem City Council member and eventually one of the mayors of Jerusalem helped start his career with a gemach....one that many of us are familiar with as it has impacted TBT members Jane and Stuard Fischman. Yad Sarah was started as a gemach, for medical

equipment including beds, wheel chairs and oxygen machines. Yad Sarah grew to a multi-million dollar institution helping people throughout Israel ...

In Pirke Avos, Ethics of the Fathers 4:21-22, the *mishna* (teaching) states: Rebbi Ya'akov (Jacob) said: "This world is compared to a corridor before the World to Come; prepare yourself in the corridor in order that you may enter into the banquet-hall." He then continues and says, "Better one moment of repentance and good deeds in this world than all of the World to Come; and better one moment of spiritual pleasure in the World to Come than all of the life in this world."

I think about this mishna and relate to the Giving Pledge that Warren Buffett and Bill Gates have gone to their friends to discuss...That pledge encourages the uber-rich, the billionaires of this world to share their wealth with others...What good is the billions of dollars going to do do the person once they leave this world. Better that they should leave it to others to help strengthen communities, fight disease and poverty.

This past Sunday was Super Sunday, and I know that I personally got two phone calls even before the phon-a-thon on Sunday to donate... and I also think back about the bags and boxes of clothes that we donate either to the temple sisterhood and our friends in Schencectady. All of us, when working together can make a difference... with our deeds and our actions... and we should also remind people to use the services provided in our community, whether it's from the HBLA to help with bills in a stressful medical or financial time, use the Jewish Family Services, to help with financial or family counseling or what ever needs you or your family may have. We have wonderful resources in our community... services that can make a difference in our world.. in the new year, as Harvey mentioned on Shabbat, many make resolutions about losing weight, eating healthy (sound familiar? Certainly does to our family as well...).

let's make our secular resolutions to also extend and increase our knowledge about the services in our community, and how we can make an impact in the tzedakah and gmach opportunities avialable to us... whether we donate a little or become a life member of HBLA or find a way to donate the old clothes, toys, books to sisterhood or new imigrant families trying to make a life here in our community. Welcome these opportunities to change your life for the better in this world, and secure a place in olam haba.

Shabbat Shalom