

Kindly take a moment to study MISHNAS CHAYIM in the merit of
Sol Patt, a”h

a fellow Jew who passed away with no relatives to arrange Torah study on behalf of his *neshamah*

Modeh Ani

R’ Avigdor Miller would often relate a lesson he learned in his earliest youth. Even many years later, he recalled his kindergarten teacher teaching the children about the Modeh Ani prayer, wherein we thank Hashem upon arising for returning our souls to us. “This is very important,” the teacher explained, “because, children, there are some people who don’t wake up in the morning.” This straightforward message made a lasting impression on him and in no small way contributed to his lifelong development into the *gadol* (great sage) that he became.

Indeed, one should feel no small measure of gratitude for this phenomenon, a fact – as we shall see – borne out by our *parshah*.

In Debt

Among the numerous statutes enumerated in this week’s *parshah*, we find a section dealing with the laws governing the taking of an object as collateral to guarantee a loan (*Devarim 24:10-13*). The Torah requires the lender to be compassionate toward the borrower, obligating him to return the object as needed. As the Mishnah illustrates (*Bava Metzia 9:13*):

מחזיר את הכר בלילה ואת המחרשה ביום.

“If (the lender had taken) a pillow (from the borrower as collateral), he must return it to him for the night. A plow (that had been taken as collateral) must be returned for daytime use.”

This system – while greatly benefiting the borrower – almost seems to defeat the purpose. The lender took a collateral because he wanted to be ensured of repayment. But if he has to give the object back to the owner whenever he needs it, what is the point? Given such an arrangement, what would compel the borrower to repay the loan?

The Chofetz Chaim (*Ahavas Chesed, Sec. I, 8:1*) lists many ways in which the lender himself still benefits from the collateral. For example, the very fact that the borrower has to return the object to the lender when not in use does provide a certain measure of discomfort; pressure enough to induce the borrower to procure the necessary funds for repayment of the loan. In *Chofetz Chaim Al Hatorah*, he also reminds us of a very important fact – that we ourselves benefit from a very similar arrangement, but on a much grander scale.

Commenting on this aspect of the loan (whereby the lender must constantly give back and reclaim the collateral), Rashi (*Shemos 22:25*) cites the Medrash Tanchuma, which sheds much light on the subject. By issuing such a directive, Hashem is in effect telling us: “Be mindful of the magnitude of *your* debt to *Me*. Every night (as you sleep), your souls ascend before Me to give an account and reckoning (of your activities). While they are generally found liable, I nevertheless return them to you. You should conduct yourselves accordingly: returning the collateral to the needy borrower on a daily basis, despite the fact that he still owes you.”

Collateral Damage

The Medrash reflects that essential message that stayed with R' Avigdor Miller throughout his life: namely, that arising in the morning is no matter to be taken for granted. It is sobering to contemplate what would result if the return of one's soul was dependent solely on worthiness.

The Chasam Sofer takes the notion a step farther. He exhorts us to consider the following scenario: Someone borrows a valuable object from his friend for a proscribed length of time. One day, the borrower has a need to tend to something; he looks for someone with whom he can temporarily leave the object. Finding no one else, he ends up giving it to the lender himself for safekeeping. "I'll pick it up later," he tells the owner. But when the latter gets a look at his precious object, he is horrified; it is battered and broken. Apparently, the borrower didn't take the best care of it. In such an instance, the owner will surely think twice about returning it, most likely deciding to keep it as far away as possible from the irresponsible borrower.

But how does Hashem conduct Himself in the identical circumstance? He has accorded every living person with a *neshamah* (soul). During one's lifetime, one is charged with a mission of safeguarding the sanctity and pristine nature of this soul, preventing its defilement at the hands of sin and impurity. He is expected to nurture and increase the merit and holiness of his *neshamah* through adherence to Torah and *mitzvos*.

But what happens? Each night, the soul is placed back with Hashem for safekeeping. And what condition is it in! Through the pitfalls and temptations of the day, a person often returns his soul at night to his Creator even more sullied and blemished than the day before. Nevertheless, the Chasam Sofer assures us, Hashem in His mercy does not hold on to it. *Rabbah emunasecha* – His faithfulness is great, and He gives us another chance each day, returning our souls to us in the hope that we will finally rectify our deeds and perfect our *neshamos* (adapted from *Tallelei Oros, B'iurei Hatefilah, vol. I, pp. 11-12*).

The Chofetz Chaim expresses a similar sentiment, in his explanation of the *pesukim* in Tehillim (24:3,4): מִי־יַעֲלֶה בְּהַר ד' וּמִי־יִקְוֶם בְּמִקְוֶם קֹדֶשׁוֹ ... אֲשֶׁר לֹא־נִשָּׂא לְשׂוֹן נַפְשִׁי: "Who shall ascend the mountain of Hashem, and who shall stand in the place of His holiness?" The verses speak of the Heavenly reward and those who will merit to attain it. Who, indeed, is eligible to ascend and take his rightful place in Heaven? "One whose soul was not borne in vain," that is, he did not "waste" his soul by failing to enhance its stature through meritorious deeds. If one avoids transgression, his soul will remain free of blemish; but his purpose on this earth may remain unfulfilled. One who takes out a business loan only to sit on the cash has certainly acted foolishly. True, at the end he returns every penny; but he has squandered a grand opportunity. What was the point of lending money to someone who doesn't use the funds for a constructive purpose? So, too, a person must be mindful that one day his soul will be returned forever to His Creator. How unfortunate will he be if he returns that *neshamah* to Hashem, only to see that its sojourn on this earth was for naught! (*Toras Habayis, 2nd footnote to ch. 8*)

Thus, our *neshamos* are deposited with Hashem every night; even if we managed to avoid sin that day, did we utilize the opportunities to elevate our souls? And yet, day after day, Hashem continues to renew our lease! This is but one of the myriad reasons to declare *Modeh Ani* with true exuberance. Some of the others we will discuss next week, *im yirtzeh Hashem*.