

G-D'S CREDIT CARD

Category: Holidays, Rosh Hashana

The Baal Shem Tov taught that G-d grants us a good year on credit. We might assume that we don't pay very well, but the Rosh Hashanah prayers reflect our relationship with G-d as His only child, and for an only child, there is always more credit available.

A Year on Credit

Every self-respecting individual has a new line: "I refinanced my home."

The recent economic crisis which resulted from the coronavirus epidemic resulted in a drastic drop in the interest rates, and whoever is still paying their mortgage has gone running to the bank to take advantage of the new situation.

The idea of buying on credit has a spiritual parallel:

The Baal Shem Tov, founder of the Chassidic movement who lived about 300 years ago, explained that on Rosh Hashanah G-d gives every Jew a good year on credit. This is because we promise to be good Jews for the forthcoming year and will make an effort to fulfill the mitzvot, learn Torah, etc. He relies on our promise and in exchange He grants us a good and sweet year.

We are obligated to do our part; we try, but we don't always "pay on time." On occasion we may "throw him a bone," do a mitzvah here or a mitzvah there, but we really don't make our steady payments. Then the month of Elul comes around and we remember what we have to take another "loan" for the coming year. Only then do we start thinking about paying back the loan. We begin to repent from the depths of our hearts and to behave a little better. We also show good will to pay back our loan.

Then Rosh Hashanah comes around. We meet face to face with the "bank." We stand before G-d and he checks our credit standing. He has to decide if He's ready to give us another loan for another year.

In modern day banking, there's always enough money in America to spur people

to invest. The bank will only give the investor 3%. But from these kinds of loans they will receive 9%. It's worth the risk, because nowhere else offers such a high potential payoff.

Similarly, we may not have good credit or not make our payments on time, but the payoff G-d receives from a Jew cannot be gotten from anyone else. He gives us a good and sweet year, and we in reciprocation put on tefillin, light Shabbat candles, put up mezuzot, and the list goes on and on. He can only get these things from a Jew. He (so to speak) cannot receive these things from anyone else. We know then that G-d is kind of stuck with us.

We have more credit with Him than we think.

Our Credit Rating

What epitomizes Rosh Hashanah the most is the mitzvah of the blowing of the shofar. One of the reasons this is done at this time is to remind us when we once stood in front of Mt. Sinai. When G-d gave us the Ten Commandments, we heard "...A very strong sound of the blowing of the shofar in the camp..."

What happened when the Torah was given to us? At the time G-d was not at all popular. No one believed in an invisible G-d. People at the time were idol worshippers. The idea of the One and Only G-d who could not be heard, seen or tangible was unthinkable.

This very same G-d wanted to give everyone the Torah. But the world was not interested in taking the Torah. People didn't exactly stand in line to get it as they stood in line after midnight when "Harry Potter" was being sold in order to be from the first few to acquire the book. The exact opposite took place. The Midrash says that G-d went around to all the nations of the world and offered them the Torah. They didn't want to hear about it. "Don't murder," isn't for them. "Don't steal," isn't relevant. And what about Shabbat? The Torah says, "...In order that your servant and maidservant shall rest..." - "...No way! Our servants work 24/7..." The only ones who were willing to acquire the book were the people of the book - the Jewish nation.

We're probably the best salespeople around. We "sold" the idea of the belief in the One G-d to the Christians and afterwards to the Muslims. Today most of the

world believes in G-d. The Bible that nobody wanted to look at became more popular than Harry Potter. The media reported that Harry Potter is the number one best seller except for the Bible.

So today we turn to G-d and remind Him, "...Yes, it's true that we didn't pay our debt and our credit isn't so good. But let's not forget who was ready to be with G-d when it wasn't so popular. For this we deserve a good credit rating.

A Beloved Son

However, Rosh Hashanah is a lot deeper and more significant.

At the end of the Haftarah on the second day of Rosh Hashanah we read something very interesting. The Prophet Yirmiya says in G-d's name, "...My dear son Ephraim..." Who is Ephraim? We all know that Ephraim is Yosef's second son and Yaakov's grandson. But who is this Ephraim?

After King Solomon passed away, the Jewish kingdom was divided into two. The first was the kingdom of Yehudah that came from the House of David. The second was the Kingdom of Israel, which included the ten tribes who had a king from the tribe of Ephraim. He is the one the Prophet Yirmiya referred to. Many members from this kingdom worshipped idols and intermarried. Corruption wasn't missing either. Many prophecies were critical of the Kingdom of Ephraim. The Prophet Yirmiya made painful remarks about them, yet at the same time, as he depicts the tribe of Ephraim in the name of G-d he says, "...My dear son Ephraim..." Kind of strange, isn't it?

G-d is saying that the Jewish nation with all of its shortcomings is my son. Not just a regular son, but "...My dear son... my beloved son...my son who entertains me...my most beloved son." Yes, it's true. I love this bad boy. I love him the most.

Every time I talk about him my insides turn over, as the verse goes, "...For whenever I speak of him, I still remember him: therefore, My very innards are agitated for him; I will surely have compassion on him..."

All of us know what love of a child is all about. You first tell him that you will give him a car, and if he gets into a crash he will not get the car for a month. After the accident, 24 hours go by and your daughter starts crying and says she wants the

car. You acquiesce.

You give your son the credit card and tell him he can only spend up to a certain amount. If he goes over the amount, he'll never have it again. But in fact you give it to him again and again, and he keeps going over the amount. This is "...My dear son..." You can never say no to your child!

Therefore, when we read this Haftorah and say it during the prayers, we are reminded of G-d's love towards us. This is the love that mysteriously attracted us to the synagogue like a magnet.

Just as we bring our children from college not because they miss us, but rather because we miss them, so too on Rosh Hashanah G-d reveals His awesome love to us. He misses us and brings us home - to the synagogue. Every year He gives us the credit card over and over again and promises us a good and sweet year.