



*“Words from the Heart
Enter the Heart”*

SHEMOT > Pikudei

By Rabbi Simon Jacobson

March 12, 2016

Pikudei

**Are You Behind On Your
Mortgage Payments?**



Meaningful Sermons *“Words from the Heart Enter the Heart”*

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ABSTRACT

Who paid the mortgage on the Temple?

Mishkan - meaning Tabernacle, and referring to the portable Tabernacle in the desert which later became the Temple in Jerusalem - is spelled the same way as *mashkon*, meaning “collateral” or “security.”

What is the possible connection between the *Mishkan*, a dwelling for the Almighty, and a *mashkon*, collateral put up to secure a loan?

A mortgage is a loan guaranteed by property; the home is the collateral that makes the bank’s loan secure. What can this teach us?

It can teach us about the first collateral in the history of existence. It can teach us about the true nature of the Temple.

And it can teach us that even when we don’t see the Temple, it’s not because it isn’t there, but simply because it’s being held as collateral.

And we, you and I, are responsible to live up to a line of credit, to live up to our purpose for living, and repossess God’s home here on earth.

ARE YOU BEHIND ON YOUR MORTGAGE PAYMENTS?

1. Parking Lot (Joke)

An Israeli gentleman walks into a bank in New York City and asks for the loan officer. He tells the loan officer that he is going to Tel Aviv on business for two weeks and needs to borrow \$5,000.

The bank officer tells him that the bank will need some collateral – some form of security for the loan. So the Israeli man hands over the keys of his brand new Ferrari F12 Berlinetta parked on the street in front of the bank, and he produces the title to the car. Everything checks out and the loan officer agrees to accept the car as collateral for the loan. An employee of the bank then drives the Ferrari into the bank's underground garage and parks it there.

When the Israeli leaves, the bank's president and its officers all enjoy a good laugh – this guy used a \$320,000 Ferrari as collateral against a paltry \$5,000 loan! Ha Ha Ha!

Two weeks later, the Israeli businessman returns, repays the \$5,000 and the interest, which comes to \$15. The loan officer says, "Sir, we are very happy to have your business, and this transaction has worked out very nicely, but we are a little puzzled. While you were away, we checked you out and found that you are a multi-millionaire. What puzzles us is why would you bother to borrow \$5,000?"

The Israeli replies: "*Sim lev, chabibi!* Listen up! Where else in New York City can I park my Ferrari for two weeks for only \$15 and expect it to be there when I return?"

2. The Meaning of Collateral

Collateral is a powerful word. According to dictionary-dot-com, collateral is "a security pledged for the repayment of a loan – as in: "He gave the bank some stocks and bonds as collateral for the money he borrowed."

Or, as in our case – “He gave the bank a Ferrari for the money he borrowed.”

If you have ever applied for a loan, you know that you must put up collateral or security, something of value that guarantees your loan, which may be forfeited to the bank if the loan is defaulted upon.

Collateral is essential if you are trying to get something from someone else and need to guarantee that it will be returned.

Here’s some food for thought:

According to most estimates, life – your life, my life – is the most valuable loan out there. When we are born, we are loaned a life for a certain amount of years, hopefully many long, healthy ones. When, as humans are wont to do, we shrug this mortal coil, we return our loan back to its original owner – the Cosmic Banker, God Almighty Himself.

The question is: What collateral guarantees our loan and makes it secure? How does God know that His loan won’t be defaulted upon?

The answer is found in this week’s Torah reading – *Parshat Pikudei*.

3. Parshat Pikudei

On this peaceful Shabbat, we read the final portion of the Book of Exodus. *Parshat Pikudei* opens with a recap of the previous few week’s telling of the building of the portable Tabernacle – in Hebrew, *Mishkan*:

These are the numbers of the Tabernacle, the Tabernacle of Testimony, which were counted at Moses’ command...¹

An obvious puzzle jumps out at you when reading this verse: *These are the numbers of the Tabernacle, the Tabernacle of Testimony* – why not succinctly state, *These are the numbers of the Tabernacle of Testimony*? Why repeat the word *Tabernacle* twice?

¹ Exodus 38:21.

Every word in the Torah is calculated and exact. When a word – or letter – seems to be superfluous, the Torah has intentionally placed it there to teach us something. So this repetition – in Hebrew *HaMishkan ... Mishkan* – must be here to teach us a lesson.

The 11th century Torah commentator, Rashi, explains this seeming redundancy by paraphrasing a Midrash:²

The repetition alludes to the Temple [later built in Jerusalem], which was taken as collateral [in Hebrew: *mashkon*]. This is why it was destroyed two times in payment for Israel's iniquities.³

To better understand Rashi's explanation,⁴ let us quote the Midrash he paraphrases in its entirety.

4. The Midrash

What is the significance of repeating the word *Mishkan* two times?

Said Rabbi Shmuel bar Matnah: For they were collateralized (*nitmashkon*) twice through the Temples. This is what is written [in the Book of Nechemiah]: *We have defaulted [on our contract with] You, and we have not kept the commandments, the statutes and the ordinances.*⁵ What does "we have defaulted" mean? That we have collateralized twice...⁶ This is why it states, *These are the numbers of the Tabernacle, the Tabernacle of the Testimony, two times.*⁷

The Temple – which was built in Jerusalem after the Israelites came to possess the Land of Israel, and which was destroyed by Israel's enemies,

² Cf. Rashi to Deuteronomy 24:6.

³ See Exodus Rabbah 51:3; Tanchuma 5.

⁴ See Gur Aryeh and Maskil Ledovid for alternative explanations.

⁵ Nechemiah 1:7.

⁶ Deuteronomy 24:6.

⁷ Exodus Rabbah 51:3.

rebuilt and destroyed again – was the collateral that guaranteed the Jewish people’s commitment to God. When they defaulted on that commitment twice, God seized the collateral each time until the Jewish people made good on their commitment.

One may view this in a positive light or in a negative light. Negatively speaking, the Jews defaulted on their contract and God repossessed the Temple. Positively speaking, the Temple was never really destroyed, merely seized and held by the Landlord until we make good on our promise.

Collateral is given to guarantee something. When the Jews defaulted on their purpose, God took the collateral, the Temple.

Perhaps this may be easier to understand by way of a practical example from something we can all relate to – a mortgage.

5. Mortgage Payments

A home mortgage is a loan that a bank provides based on the assessed value of the home in question. The home effectively serves as the collateral and security guaranteeing the mortgage. If one would default on mortgage payments, the bank could repossess the home, holding it until the loan is paid up (or until the home is sold so that the bank can reclaim the value of its loan).

There is a home for God here on earth – in the desert it was called the *Mishkan* or Tabernacle, later it was called the Temple (*Mikdash* or *Beit HaMikdash*). This home was built with payments of mitzvot, good deeds and righteous living. The destruction of the Temple happened when the Nation of Israel defaulted on its purpose and missed its divine payments. In other words, the Temple was the security that guaranteed that the Jewish people would act in a righteous way. If, for whatever unhealthy reason, they defaulted, the Temple was repossessed by heaven, awaiting a time when the pledge would be fulfilled.

Why does this matter? What practical difference does the Temple as collateral make? Is it simply a novelty?

The Temple as collateral changes everything:

If someone misses a mortgage payment, the house doesn't self-destruct, it doesn't disappear, it doesn't go away – the bank simply takes possession of it and, the moment the mortgage payment is made, the home is returned to its inhabitants.

The same is true with the Temple: If, for whatever reason, we renege on our purpose here on earth and default on our reason for living, we must remember ... we must remind ourselves ... we must know ... that our home, our Temple, did not suddenly disappear, nor was it destroyed or obliterated. Our home, our Temple, was simply repossessed by the heavenly bank. It is there in its entirety, maintained and cherished in the secure vaults of heaven, only held as collateral until the time when we remember our pledge and repay our debt to heaven.

In the case of a home repossession, at the moment the loan is paid up, the home is restored by the bank. Of course, the bank may auction off a repossessed house to the highest bidder to reclaim the value of its loan, but when it comes to the Temple, God will never, ever sell His holy house. As selling off the repossessed Temple would be akin to destroying the world.

He is simply waiting for us to get our act together and reclaim what is ours. This we do by living up to our purpose, pledge and commitment – which guarantee that the Temple will be restored to its rightful place on earth, immediately!

6. Personal Lesson

Personally speaking:

Each and every single one of us here in this room (and in the world at large) has been gifted with a credit line that is limitless. In exchange,

we are asked for one thing: to fulfill the purpose of this gift by living up to it. By living a life of virtue and compassion, one defined by giving and loving.

When we do, the home for the Divine stands strong and proud. When we don't, when we default on our purpose, the Cosmic Creditor, God, seizes the collateral until the loan is paid up to date.

There is a profound message in this:

We often think that we have to build a home for God ... that we have to create this divine structure ... that we have to construct from scratch the *Beit Hamikdash*, the Holy Temple. But this week's Torah reading turns this notion on its head.

The divine home is already built, has been built since way back when the Israelites built the Tabernacle, the *Mishkan*, in the wilderness. It has been rebuilt as the two Temples in Jerusalem. So we do not have to create it or construct it - we simply have to pay up the mortgage and possess it once again.

To make that happen, here's what each one of us can do practically:

Monday morning, when you walk into your workplace, look around, take it all in, and ask yourself: What can I do today to pay back the loan of life that was extended to me? The Creator has loaned me this day, so that I may show a beautiful return on His investment. What can I do to fulfill His trust?

Can I extend advice to a co-worker? Can I call my spouse during lunch break to tell him/her how much I love him/her? Instead of scowling at my boss, can I thank my boss for hiring me and entrusting me with this work? Can I compliment my subordinate on what a good job he/she did instead of railing against everyone's perceived incompetence?

You can do all of these things, and more. And then, surely, the collateral that is being held as security will be revealed and restored for you to see with your naked eyes.

7. Conclusion

Let us conclude with a word to the debt collector:

Listen, God, to the voices of your children:

We, Israel, have been making mortgage payments for thousands of years. We have paid with our sweat, our tears, and, yes, even our blood. We make payments still: our sons and daughters have been persecuted just because we were Jewish. We were attacked in so many ways – shot, hacked, axed, stabbed, smashed to death – just to live as Jews. And our ancestors have been gassed, burned, hanged, drowned, slaughtered while proclaiming your Holy Name...

Has not the Nation of Israel paid its dues? Is it not time for You to return the collateral on our debt? Is it not high time that You restored the Temple to its rightful place?

Yes, we have been and will continue to fulfill our duty, contributing to the building with our study, prayer and deeds, but it is also time for You to do Your part, returning our home and restoring our glory for all to see.

Enough pain and suffering for Your people – it is time to reveal the *mashkon* (collateral security) for what it truly is: the *Mishkan*, the Tabernacle, the Temple, the dwelling of Your Presence, here on earth. May it happen instantly, painlessly and eternally – Amen!

Shabbat Shalom!

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