

DAILY CHESHBON HANEFESH # 24

TOOL # 15

How much do you plan for the future? What do you do to make sure that you will be economically secure when you are too old to earn any more money? Do you speak to a financial consultant? Do you invest in an RRSP? Do you have a pension plan? How much do you plan for your children's university schooling? Do you save money in advance? Do you invest in an RESP? How do you plan for future joyous occasions? Are you saving up for that fancy bar/bat mitzvah 5 to 10 years from now? How are you going to afford to pay for your child's wedding expenses if you don't start to save now? Do you book the hall, order the flowers, and contact the caterer well in advance? Do you plan your vacations? Do you book the flights 6 to 12 months in advance to get the cheapest possible ticket and the exact dates you are looking for? Do you book the hotel in advance? Do you arrange for the car rental? Do you plan what to do and where to visit? What about a simple day trip to the cottage? Don't you check that the car is running properly, prepare the right clothes, and pack food?

Most people will answer most of these question with a resounding, "Yes, of course! How else do you expect to retire comfortably, get your child through school, pay for the best-planned Simcha, and enjoy your vacation? ***If you want to enjoy anything in life, you have to prepare well in advance.*** You don't leave anything for the last minute, and certainly don't wait to deal with it once the time has come! That's way too late!" This answer makes a lot of sense, doesn't it?

Now ask yourself one more question. ***Doesn't it also make sense to prepare for the ultimate, very long journey from this world to The World to Come?*** That is a journey no one can escape. Have you made a list of what you will need and what provisions are necessary to have a successful trip? Have you thought about what is going to happen when you meet your Creator and what will be required of you at that time? Most people will sheepishly give some kind of vague excuse, such as: "I will get around to it sometime."

How can you ignore the fact that every day you are steadily heading in the direction of that journey? It is a very long journey from this world until your ultimate "retirement vacation in heaven." Who knows how long you will first be in that spiritual rehab center called Gehinnom? Maybe your soul will be judged to wander the spiritual cosmos aimlessly for a long time. Maybe your soul will have to transmigrate back to earth in a different form When you finally get to Gan Eden and later to The World to Come, it will be an eternal stay, a stay that will only be as enjoyable as how well you prepared for it while you were alive in this world.

Moreover, everything else you said "yes" to in terms of what you prepare for, is not necessarily guaranteed to ever happen. We plan on retirement, vacations etc. Most likely they will happen. However, it is not a certainty. Vacations get canceled even after the best of plans. Children grow up and remain single. People die

before retirement. Engagements are broken. But we are still confident that the responsible person plans for all future events in life, especially the important and pleasurable ones that everyone looks forward to even if it is not 100% certain that they will occur.

Let me share a secret with you: 100% of human beings die. Life is terminal. Every human being makes the long journey from this world to the next. There is no escaping it. We don't want to think about this fact, but it's true.

Is it logical to spend so much time preparing for transitory goals/pleasures in life, while ignoring the permanent destination of The World to Come? Is it logical to worry ourselves over minor pains and afflictions, yet overlook and hardly consider spiritual failings and symptoms? Is it logical to serve the Yetzer Hara and our physical drives and ignore our service to Hashem?

Today's tool requires you to realize that we rarely take our ultimate destiny into consideration or prepare for it, and that we are intoxicated with delusions of immutability.

Today's exercise:

Make an inventory of all the things you will need for your long trip toward eternity. Here are a few items to start off with:

- How much Torah wisdom is packed in your brain?
- How many mitzvot are in your pocket?
- How deep in your heart are your feelings towards Hashem?
- Do you need forgiveness from anyone? Do you need to forgive someone?
- How much excess baggage do you need to get rid of (for example, bad characteristics/traits and sins)?
- How many children will meet you at your destination because you raised them in a proper Jewish path?
- How many people have you inspired toward Judaism?
- What percentage of your livelihood was earned honestly?
- How much tzedakah have you given?

Are you missing a few things? There is still time to meet the deadline. You may need to make a few lifestyle changes. Plan for your eternal future now, and build up a diversified RRSP portfolio. Remember RRSP stands for: "The Ribbonoshelolam (G-d) is the Real Source of our Planning."

DAILY CHESHBON HANEFESH # 25

TOOL # 16

Today's tool picks up where tool #15 left off. Perhaps you are now convinced that you should be making serious preparations for your long journey toward The World to Come. Have you started? Of course not! Why? You are hiding behind the best excuse: I will get around to it soon. Tomorrow. Anytime but the present. So what happens? It does not get done!

Today's tool is to realize that death can come upon us when we least expect it, and therefore, we should be ready for it all the time. Death comes to people of all shapes and sizes, at any time, and at any age. There is no moment in life when we can be certain that we are safe and secure and will not die.

We can easily understand this lesson by looking at what is now going on in Israel in the wake of the Intifada uprising. Healthy Jews, Jews of all ages, have been cut down in the prime of their lives, with no warning. This is not something that happens only in Israel. Last week, five young, happy Jews were killed in a helicopter crash over the Grand Canyon. People die daily in automobile accidents. People go to sleep, but do not wake up in the morning, and not all of them were old people.

Did all these people make a proper Cheshbon Hanefesh before their sudden death? Better put: ***If they had known that they were going to die that day, would they have prepared more provisions for their journey?*** Would you?

What would you do if a king gave you an expensive item to guard, but did not designate a specific time when he would ask for it to be returned? Instead, he told you to always be ready to return it at a moment's notice, to a specific place where he wanted it to be kept. Would you ever go too far away from that place?

Similarly, Hashem has given you a pure and holy soul. He has not told you exactly when he will be collecting it from you. Why? So that you never forget the precious item in your possession and are always ready to return it in good condition.

If a person owes someone else money, but was not told when he must pay it back, that person will constantly be aware of that debt, and will never be totally at ease until he has paid the debt. So too, a person must realize that he must repay Hashem for all the kindness that He has done for him. Hashem has not specified a time of payment, so that the person should be prepared to repay the debt of gratitude at any given time.

You are on "24-hour call," seven days a week, 365 days a year. Realize that you have already lived in this world for many years. You know people who were your age or younger, who have already passed on. It could have been you. Oftentimes, when someone our age passes on unexpectedly, we breathe a sigh of relief and say, "Thank

G-d, it was not me.” But how do you thank Him? Someone else’s death should inspire you to prepare your provisions for the long journey you will soon make. You should not be depressed by the news of all the young people dying. Of course you must mourn for the tragedy and feel the pain that others are feeling. But what do you do next? Be inspired to prepare for the journey, so that you are ready and “on call.”

This is a particular difficult challenge for us during the summer, when we are in vacation mode. Many of us let our spiritual guard slip during those times, confident that when we get back to our normal routine, we will do the things we should be doing. When we get back, we will be more careful about modesty, Kashrut, and prayers. We mistakenly think that during vacation time, we need not be “on call.” What a mistake! If anything, that is the best time to do Cheshbon Hanefesh, because you have all that extra free time to spend on preparing for the long journey that is everyone’s destiny.

Today’s exercise:

Before you go to bed, say the entire bedtime Shema as found in the Artscroll Siddur on page 288. Pay special attention to the words of the first two paragraphs, in which you state your wish to forgive everyone and hope they forgive you, and ask that you be granted the ability to arise in the morning. Why are you saying all this? Because you are supposed to realize that you may not get up tomorrow morning, and you want to be prepared for the long journey, just in case death pays you a visit tonight.

To make these two paragraphs more meaningful, try visualizing, step by step, YOUR OWN FUNERAL. See how everyone is crying. Hear the eulogies being said over you. What will they be saying about you? Is it true? You are carried out to be buried. You hear the thud, thud, thud of clumps of earth as they hit your coffin. Then it’s dark. You hear the words “Yitgadal Veyitkadash . . .” and it’s all over! You wish it were a bad dream, but it is not. Then you are rushed away to face your judgement, and you are not prepared. Visualize it! It could be happening tonight! Prepare!

Now say the first two paragraphs of the Shema.

The Chovot Halevavot quotes a sage who once said, “One who has placed death before him has already improved himself.”

Another way to grasp the imminence of death is to ask yourself, What would I do if I were 100% absolutely certain that today was my last day on earth?