Good Yom Tov Everyone. Let us begin our discussion with the powerful words of the Mishnah: "Rebi Yossi ben Kismah said: Once, I was walking on the way and a person met me and greeted me and I greeted him back and he said to me: Rebi, where are you from? I said to him: I come from a large city of scholars and scribes. He said to me: Do you want to live with us in our place and I will give you thousands of gold coins and precious stones and pearls? I said to him: [Even] if you were to give me all the silver and gold and precious stones and pearls in the world, I would only live in a place of Torah. As it is written in the Book of Psalms by King David: "The Torah of Your mouth is better for me than thousands of gold and silver." (119:72) And not only that, but at the time a person departs from this world, neither silver and nor gold nor precious stones and pearls escort him, rather Torah and good deeds only..." (Avos 6:9) The last shirt we wear on this earth has no pockets. We take only our spiritual accomplishments with us to the next world.

One of the wealthiest Jews in the history of the world who understood this lesson was Sir Moshe Chaim Montefiore, (1784-1885). Sir Montefiore retired at age 40 in 1824 from the London Stock Exchange with a large fortune. Thereafter, Montefiore devoted himself to bettering the condition of Jews throughout the world. With all of his money and activism, Sir Montefiore remained dedicated to the Torah way of life.

Once, Sir Montefiore hired a *melamed* (a tutor) to come from Poland to learn with him Torah. The *melamed* Reb Yitzchok was a tremendous Torah scholar who had lived modestly in a small village in Poland. Reb Yitzchok was therefore shocked to see the beautiful coach and willing servant that Sir Montefiore had sent to pick him up from the ship when Reb Yitzchok arrived from Poland. Reb Yitzchok climbed into the fancy coach with trepidation. He was not used to this kind of luxury. He became even more nervous when he saw that the inside of the coach had plush seats and gold and silver decorations.

After traveling for a while, the coach arrived to an area with large fields, orchards and gardens. Reb Yitzchok, the simple *melemad* - Torah Teacher from Poland, became even more uncomfortable. "To whom do all these lands belong?" Asked Reb Yitzchok with naiveté. "To my lord Sir Montefiore." Answered the servant.

The coach turned into a long driveway and approached an enormous mansion. Reb Yitzchok thought he was going to faint as he saw two well dressed attendants open the large oak doors to the mansion. The inside was even more fancy than the outside: antique tapestries, crystal chandeliers, with gold and silver everywhere. Reb Yitzchok and the servant entered a large hall and then a few smaller rooms. Soon after, the pair approached two ivory doors. The servant told Reb Yitzchok that they were about to enter Sir Montefiore's private residence.

Reb Yitzchok's knees knocked together as the servant opened the ivory doors. Inside, Reb Yitzchok saw a huge oak table with a distinguished Jew sitting at the end. Sir Montefiore sat in front of a Talmud. Sir Montefiore smiled at Reb Yitzchok and greeted him. Reb Yitzchok sat down and held onto the table with sweaty palms and white knuckles. His whole body shook from fear.

Sir Montefiore motioned for Reb Yitzchok to begin. Without further delay, Reb Yitzchok opened up the Talmud and began to learn with a shaky voice: "Rav Hunah said, the Chupah has a power to acquire through a Kal v'chomer (a logical argument)." Little by little, Reb Yitzchok's voice grew stronger, "Rashi says such and such, but Tosafos says otherwise." Reb Yitzchok was giving over the Torah with a burning excitement. "The Maharsha explains the Tosafos this way, but the Rashash disagrees. In practice, the Rambam holds that the rule in this case is..."

When Reb Yitzchok stopped to take a breath he looked over at Sir Montefiore. Sir Montefiore had been quiet the whole time. Reb Yitzchok was surprised at what he saw: It was Sir Montefiore who held onto the table with sweaty palms and white knuckles, while Reb Yitzchok felt at home. It was Sir Montefiore who was shaking with trepidation as Reb Yitchok sang the Talmud with a beautiful tune. It was Sir Montefiore who felt faint while Reb Yitzchok felt elated. (Heard from Reb Efraim Wachsman)

No matter how wealthy he was, Sir Montefiore recognized that true wealth is Torah learning. As King Solomon teaches us in Proverbs: "Praiseworthy is a person who has found wisdom... for its commerce is better than the commerce of silver, and its produce [is better] than fine gold." (3:13-14) Sir Montefiore spent the last ten years of his life on his estate in Kent, where he had established a shul and a Beis Medrash (study hall) composed of ten talmudic scholars.

As we stand poised to receive the Torah on the Yom Tov of Shavuos, let us pause to reflect on the greatness of Torah study. The Rabbis teach us that every letter of Torah that we learn is a mitzvah. Thus, in this paper alone, there are about 8,500 mitzvahs! The following true story can inspire us to be more dedicated

to Torah learning.

Mr. Fred Silver (not his real name) was a retired boxer who lived in California with his son. Although Mr. Silver was proud to be a Jew, his pride was not enough to motivate him to observe the Torah. When his son "Moshe" was around nine years old, Mr. Silver sent him to learn in a local yeshiva day school. Even though Mr. Silver was not at all religious, he still wanted his son to receive a basic Jewish education.

One day soon after he began learning at the yeshivah day school, Moshe came home wearing tzitzis. Mr. Silver took one look at the tzitzis and became very upset. He had wanted his child to have a traditional education, but tzitzis? This was just too much. He had not sent his child to school to become a religious fanatic. He told young Moshe that he was not to come into the house wearing tzitzis.

Moshe was heartbroken. His Rabbi in school had taught him the greatness of the mitzvah of tzitzis and he had even been kind enough to buy the young boy his first pair. However, Mr. Silver was adamant that Moshe remove his tzitzis. Reluctantly and with tears in his eyes, Moshe took off his tzitzis.

The next day in school, Moshe discussed the issue with the Rabbi. His Rabbi told him to try one more time to come home wearing the tzitzis. So, that day Moshe came home wearing the tzitzis. Mr. Silver shook his head right and left and said. "Well, it is your life. You are going to have to make your own decisions…" Moshe was happy with his tzitzis.

Moshe went on to learn in Yeshiva and latter married and went to learn in a Kollel (a yeshiva for married men) in Eretz Yisroel. As Moshe grew throughout the years in Judaism, his father unfortunately did not increase his religious observance.

While living in Eretz Yisroel, Moshe sent his father a weekly Torah portion sheet in English. One day, Mr. Silver read in one of the editions that the Holy Chofetz Chayim who passed away around 70 years ago, once remarked: "A Jew should not leave this world until he has learned a blatt (page) of the Talmud." For some reason, Mr. Silver was very touched by the words of the Chofetz Chayim. He was in his 60's and he had never learned any Talmud! In fact, at the time he could not even read the Aleph-Beis.

The next day Mr. Silver called his son in Eretz Yisroel to tell him that he had decided to learn Talmud, "Dad," said Moshe to his father on the telephone. "Maybe you should start with Chumash, because Talmud is a bit advanced…" Mr. Silver became very upset and offended by his son and he promptly slammed down the telephone.

The next day, Mr. Silver went to the local yeshiva to seek admission. Understandably, the yeshiva refused to admit the elderly and under-educated Mr. Silver. Mr. Silver insisted, but to no avail. The director of the Yeshiva sympathized with Mr. Silver's plight but there was simply nothing he could do. He suggested that Mr. Silver try the Cheder – the Jewish elementary school.

Mr. Silver went to the Cheder the next day and the scene repeated itself with the director. Mr. Silver insisted, while the director of course refused. Eventually however, the director saw how much Mr. Silver's Jewish soul burned to learn Torah. So, the director told Mr. Silver he could sit in on the first grade classes. The director told the parents of the young boys that Mr. Silver had come from the Department of Education to take a look at the school.

Little by little, Mr. Silver learned more Torah and more about Judaism. Three years later, after much sweat and tears, Mr. Silver was ready to finish his first blatt (page) of Talmud. Excited at the prospect of his completion, Mr. Silver invited his teachers and family and supporters to celebrate his completion with the traditional "siyum." A "siyum" – the ceremonial completion of a part of the Talmud or Mishnah, is usually held after the completion of an entire tractate. However, Mr. Silver was so excited at his completion of the one page, that he decided to celebrate in the normal fashion. He even invited the Torah giant Rav Moshe Feinstein, of blessed memory. Although he was very old and he was not well, Rav Moshe made the six hour flight from New York to come to Mr. Silver's celebration!

It was a beautiful evening. Mr. Silver finished his blatt (page) of Talmud in front of the crowd and then spoke a few words for the assembled. Prestigious Rabbis spoke and the atmosphere was uplifting. That night, Mr. Silver went home and put his head on the pillow and closed his eyes for the last time and passed away in his sleep. He fulfilled the words of the Chofetz Chayim, "A Jew should not leave this world until he has learned a blatt (page) of the Talmud." We can be inspired by this story to put more time into studying Torah, when we see how much Mr. Silver put into his learning. These days, Torah is easily accessible to people from all levels.

This lesson is especially important on Shavuos. Shavuos commemorates the giving of the Torah at Mt. Sinai. The moment that the Children of Israel received the Torah, they became the Jewish Nation. Because, as the renowned Torah commentator the Ohr Chayim explains, what distinguishes us from the Nations if not the Torah? In truth, every day we have the opportunity to receive the Torah. If we take time out of the day, even for five minutes, to learn a little Torah, then we will be affirming our membership in the Jewish Nation. **Good Yom Tov Everyone.**