

**Mishlei 10-22****Wealth and Worry****Key Concepts**

This proverb addresses the challenge of balancing one's *bitachon* (trust) in Hashem's bounty against the *hishtadlus* (effort) that the person should expend in earning his livelihood. The key to this balance is the awareness that despite the necessary *hishtadlus*, the real source of wealth is not the individual's effort, but the blessing of Hashem. If Hashem wants to grant His blessing to a person, wealth will come fairly easily and there will be no need for anguished toil. Furthermore, as long as the blessing of Hashem continues, there will be no need to let the fear of loss or theft destroy a person's joy in life.

**Exploring Mishlei**

**(כב) בְּרַכַּת ה' הִיא תַעֲשִׂיר וְלֹא יוֹסֵף עִצָּב עִמָּה:**

**(22) The blessing of Hashem, that's what enriches, and He does not add worry with it**

What is the source of wealth? It is the blessing of Hashem. A person should orient his life to serving Hashem and praying for His blessing. If it is Hashem's will, the person will be rewarded with wealth and happiness. The worry and aggravation that often accompanies wealth is an indication that the wealth is not deserved.

**Learning Mishlei**

**The blessing of Hashem – בְּרַכַּת ה',  
that's what enriches – הִיא תַעֲשִׂיר,  
and He does not add worry with it – וְלֹא יוֹסֵף עִצָּב עִמָּה.**

**Additional Insights****WEALTH AND BLESSING**

(1) When one is granted wealth through Hashem's blessing there is no need for wearying toil or anxiety. (רש"י, רבינו יונה)

(2) When a person is blessed with financial success, he should not associate that with his own efforts. It is a gift from the One who gave him the energy and initiative to do what it takes to make it happen. (המאירי)

(3) The term for blessing (*brachah*) implies a natural increase granted by the kindness of Hashem. That's why it is not accompanied by aggravation. (המאירי)

(4) If wealth comes to a person through the blessing of *Hashem*, he will not need to stay up nights worrying that he will lose his wealth. He will not need to continue toiling to increase his wealth because he will rely on the continuing flow of blessing. Just as Hashem gave him wealth without aggravation, so will He protect it from theft and loss. (רלב"ג, אלשיך, מצודות, הגר"א)

(5) When wealth is granted through the blessing of *Hashem*, it will be accompanied with earthly happiness and joy. (אבן יחיאל)

(6) Although there is a natural tendency for a person to worry in proportion to the amount of his possessions (*Avos 2, 7*), this will not be the case if his wealth came through the blessing of Hashem. (חנוך לנער, אלשיך)

(7) What makes us wealthy is not our success, but the One who grants it to us. His blessing is what makes us feel rich and free from want. (רשר"ה)

### THE ABSENCE OF BLESSING

(8). If a person has *bitachon* in *Hashem*, he will not expend unnatural effort in schemes to achieve wealth, for he knows that if wealth has not been decreed for him by Hashem, his scheming won't help. (רבינו יונה)

(9) Wealth that comes to a person through his own hard work rather than through the blessing of Hashem is not true wealth. He won't be able to enjoy it because he will always be reminded of what he went through to get it and he will always be afraid of losing it. Although he appears rich to others, in his mind he will be poor. (מלבי"ם)

(10). When wealth does not rest entirely upon honest foundations, not only does it bring no blessing, but, sooner or later, a curse enters the home with it. (רשר"ה)