

On a plane, headed for Dallas-Fort Worth, two boisterous Texans were sitting in the aisle and window seats, with an older Jewish man between them.

The first Texan says, "My name is Roger. I own 250,000 acres. I have 5000 head of cattle and they call my place "The Jolly Roger."

The second Texan says, "Well, you can call me John. You have 250,000 acres? You call that a *ranch*? I own 2 *million* acres, with 50,000 head of cattle. Folks call my place 'Big Johns'."

They both look expectantly at the old Jewish man who finally said, "My name is Irving Mandelbaum, and I own, I think, 500 acres. Maybe a little less."

The two Texans start laughing. Roger looks down at him and says, "500 Acres? What in the name of Sam Houston can you raise on 500 acres?"

Irving says, "Feh! I don't raise nottink."

"Well, then, what do you call it?" asked John.

"Oy, vat should I call it?" replies Irving. "I guess, Downtown Dallas?"

In times not long ago, someone was considered to have reached the pinnacle of success if they could call themselves 'A Millionaire.' You know the expressions about how impressive 'a million' is:

I feel like a million dollars!

She's a million dollar baby!

You look like a million dollars in that tallisI meanin that new suit!

It used to be that a million dollars was big bucks. Back in the 1960's, the title of "millionaire" was way out of reach for most folks, with only 100,000 millionaires in the United States. But as a nice Jewish boy named Robert Zimmerman said, "*The times, they are a' changin*". How many American millionaires do you think there are today?

According to a report earlier this year (2014) the number of households with a net worth of \$1 million or more, excluding their homes, is at a record 9.63 million. Today, millionaires are a dime a dozen! A million used to mean you had made it--you were not only thriving, you were rich.

But being a millionaire now just doesn't have the same cachet. Today, the ante has been raised. The stakes are higher. The pot has been sweetened. (Why am I using poker expressions ...this is Shabbos!) To reach the same level of prestige, to be talking about serious money, now you need to be a *billionaire*. J. P. Getty once said, "*A billion dollars is not what it used to be.*" But at least for now, a 'Billionaire' is the gold standard -- or platinum standard -- of extreme

wealth.

I mention billionaires because I was reading the latest edition of Forbes. It's their 28th Annual Guide to the world's richest people, with profiles of some of the world's current 1,645 Billionaires. I got to thinking as I read through some of the stories; what can we learn from the richest of the rich?

Numbers 1 and 4 on the billionaires list are a couple of fellows you've heard of: Bill Gates and Warren Buffett. When Bill Gates first met Warren Buffett, their host at dinner, Gates' mother, asked everyone around the table to identify what they believed was the single most important factor in their success through life. Gates and Buffett gave the same one-word answer. What do you think they said?

In this week's Torah portion, *Pinchas*, almost hidden in the excitement of the dramatic story of Pinchas and the appointment of Joshua is a description of *korbonos* -- daily and periodic offerings to be brought in the Tabernacle and Holy Temple. Numerous references to the offerings as an *ee'sheh* -- *fire offering* -- appear in the introduction to this section. (23:3,6, 8) Why does G-d emphasize the fiery component of the offerings?

Our dedication to G-d must be accompanied by a heart that is on fire. There must be fire in our hearts when we pray and seek to connect with the Almighty through observance of mitzvos. Prayer and mitzvos without *kavanah*, without focus, without clear intention, is diluted to the point of almost being ineffectual. Let us come before Hashem, the Torah teaches with a burning, focused passion! We need to have *kavanah*. We need to have 'focus'.

So ...to return to the question that night at Mama Gates' home, Bill and Warren gave the same one-word answer. It was a word that they believed described the single most important factor for their success in life. That word, their answer, was: Focus

I love the clarity of that answer.

Do you want to be a billionaire? Do you want to be fabulously successful in life? If you do, take it from the best: Bill Gates, Warren Buffetand even more so, of course -- Hashem: You have to have focus.

What does it mean to have focus? It means you need to have "3-D Vision". The 3 d's of focus are Dreams, Discipline, and Disappointment

First, let's talk about 'Dreams'.

When Apple Computer fell on hard times a while back, Apple's young chairman, Steve Jobs, traveled from the Silicon Valley to New York City. His purpose was to convince Pepsico's John Sculley to move west and run his struggling company.

As the two men overlooked the Manhattan skyline from Sculley's penthouse office, the Pepsi executive started to decline Job's offer. "Financially," Sculley said, "you'd have to give me a million-dollar salary, a million-dollar bonus, and a million-dollar severance package."

Flabbergasted, Jobs gulped and agreed -- if Sculley would move to California. But Sculley would commit only to be a consultant from New York. At that, Jobs issued a challenge to Sculley:

Do you want to spend the rest of your life selling sugared water, or do you want to change the world?

Sculley later admitted that Jobs' challenge "knocked the wind out of me." He said he'd become so caught up with his future at Pepsi, his pension, and whether his family could adapt to life in California, that an opportunity to follow his dream -- to change the world -- nearly passed him by.

You know the end of the story. Sculley put his life in perspective, acted on his dream, and went to Apple. Sales at Apple increased from \$800 million to \$8 billion under Sculley's managementand together with Steve Jobs, John Sculley and Apple changed the world.

Dreams aren't just for billionaires.

A shocking statement appears in Talmud: *Anyone who goes for seven days without dreaming is a wicked person.* What does that mean? And why seven days?

The Vilna Gaon explains this as a metaphoric reference. We can understand someone who goes six days without dreaming -- without thinking what life is about, your purpose in life, what you'd like to achieve, what you'd like to accomplish. During the week we find ourselves caught up in the rat race, struggling to earn a living during the six days of striving.

But then the seventh day -- Shabbos -- arrives, and it's a time to dream. What am I here for? What can I achieve and accomplish in life? Where am I at in my relationship with Hashem? How good of a Jew am I? What kind of Jew do I hope to become?

Marcus Aurelius, second-century Roman emperor, was a rarity: an emperor who was friendly to the Jewish people. Marcus Aurelius said:

A man's worth is no greater than the worth of his ambitions.

If you want to become rich -- spiritually and materially -- you have to dream, and you have to dream big.

The second of our 3 d's of focus is Discipline.

Let's look at a fellow we'll call Calvin; he'll likely remind you of someone you know:

As a tenth grader, Calvin said to himself, "Why work hard?" He walked around with an MP3 in his ear and ate junk food. Although he had an excellent math teacher, he day-dreamed his way through class. "No sweat," he told himself, "I know enough to get into the local community college. I'll apply myself when I get there."

Community College turned out to be a bigger bore for Calvin. He'd text-messed his way through classes, and said, "Big deal - community college isn't the real world. I know enough to make it into university. Anybody can get an Associate Degree. I'll buckle down there..."

Somehow, Calvin made it through community college by Google Search and cutting-and-pasting his term papers. He'd play all semester then copy people's review summaries and cram for a few nights before finals. But then, Calvin decided to forgo a 4-year college and decided that he'd get a job in the 'real world.'

Not really qualified for anything, Calvin took whatever job he could find. He was never happy; he was always thinking that his next job would be better. Calvin's apathy, laziness, and lack of focus and discipline made his young wife go crazy. She couldn't contain herself, so she yelled at him all day long. The marriage lasted 5 months. Today, Calvin is dreaming his second wife will be more supportive.

What was Calvin missing? A 3-word lesson that every 9 year-old Jewish child learns in Day School:

(Avos 5:27) L'foof tzara, agra. According to the difficulty is the reward

Did you ever wonder how a little 105-pound Karate specialist can break a whole stack of bricks? Intense focus on a goal. Nothing else is on his mind at the moment before he attacks the bricks. Not only that, but that moment has been prepared by years of training. Our Karate expert didn't learn this skill by watching a You-Tube movie yesterday.

Stick the Karate Kid's hand in an x-ray machine, and you'll find that his bones are larger and more dense than normal. This is the result of his year after year, day by day intense training. Our friend Calvin couldn't break a brick in a million years.

Ever hear the expression, "practice makes perfect"? It's not true. If you keep practicing the same mistakes, you'll just have deeply ingrained bad habits. Rather, "Perfect practice makes perfect." Show me a billionaire, a special-forces soldier, a surgeon, a concert pianist, a university professor, a Torah scholar or a person with outstanding character traits -- and I'll show you someone who understands *l'foom tzara agra* -- the power of discipline.

Discipline makes billionaires. And discipline is a prerequisite for a great life.

And finally, the third of our three d's of Focus is: Disappointment. The ability to deal with disappointment.

Ever lose your luggage? We've all been there, filling out a form in some cramped airline office to get our bags back from Atlanta, or Moscow, or Timbuktu, or where ever they were sent.

But did you ever not get your luggage because the plane took off without your luggage -- and without the luggage of anyone else on the whole plane?

My daughter-in-law and children arrived in St. Louis from Israel this week. Immediately upon landing in Toronto for an overnight stay, the captain announced that the plane had left Israel leaving all passenger luggage behind. How would you feel after hearing such news?

The captain went on to explain that due to the threat of Hamas rocket attacks, only one runway on the north side of the airport was available for takeoff. And as the wind conditions on that runway made takeoff unsafe with a fully loaded plane of passengers and luggage, a decision had to be made.

One option was that the plane could leave thirty passengers and their luggage behind. A second choice was to leave all the passengers behind, but take everyone's luggage. A third option was to take all the passengers, leaving all luggage behind. The captain then went on to say, "If anyone is upset, please don't yell at the flight attendants. It was my decision, so you can yell at me. But I made a decision that I thought to be in everyone's best interest."

My daughter-in-law said that with no luggage, she experienced the quickest Customs walk-through ever! And it was somewhat humorous explaining to the Customs official why she was traveling to America for a month with young children, but without a single piece of luggage.

We have an expression in Hebrew: *Gam zu l'tova* -- This, also, is for the best. We will have many successes in life, but also experience plenty of failures. Accustoming oneself to say *gam zu l'tova* and to understand that things truly happen for the best is a key to dealing with the inevitable disappointments and setbacks in life.

Billionaires master the practice of saying *gam zu l'tova*.

So.....does anyone want to be a billionaire?

Woody Allen said, "Having money is good, if only for financial reasons." And money doesn't always bring happiness: A man with ten million dollars is no happier than a man with nine million dollars!

But regardless of the type of billionaire you want to be, the secret to having a billion-dollar life is focus. And like the lesson from prayer that we learn in this week's Torah portion, live your life with a heart on fire with laser-beam focus.

Dream: "If you would hit the mark, you must aim a little above it; every arrow that flies feels the attraction of earth." -- Henry Wadsworth Longfellow, 19th century American poet.

Don't go seven days without dreaming.

Discipline: "The ability to concentrate and to use your time well is everything if you want to succeed in business -- or in anything else, for that matter." -- Lee Iacocca, 20th century businessman.

In Jewish thought, time isn't money. Time is life. *L'foom tzara agra*. According to the effort is the reward. Discipline yourself to use your time and resources well.

Disappointment: The wisest of all men [King Shlomo] said [Mishlei 24:16], "The *tzaddik* will *fall seven times* and will rise." And as the *tzadik* rises and dusts himself off, he'll say *gam zu l'tova* -- this also is for the best.