**Class #40– Parshat Ha’azinu – “Why do 70% of lottery winners lose their money in 5 years?”**

Advanced Fellowship Parsha Class - Sponsored in memory of Alice Toby Barbanel Z”l

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1. What 3 things would you love most about winning the lottery?
2. In what way is Hashem’s gift of the land of Israel “winning a lottery”?

[**https://www.youtube.com/watch?v=CA99VoLqjAE**](https://www.youtube.com/watch?v=CA99VoLqjAE)

<https://youtu.be/YTwWQ-yRKLk?t=516>

1. What kind of luxury items did winners blow their money on?
2. What immature attitude toward Hashem’s Creation and its resources does the impulse spending show?
3. What does impulse spending show about the lottery winners’ concept of meaning in life?
4. Why would this impulse consumption cause 70% of Lottery winners to lose their money within 5 years of winning?
5. List 3 examples of ways winners immature use of money made their lives worse.
6. How did Loyal Davis avoid the pitfalls and maintain a proper attitude toward Hashem’s Creation and its resources?
7. What role does “paying it forward” have in maintaining the proper attitude toward Hashem’s Creation and its resources?
8. What 3 key features differentiate the 30% of winners who did not lose their money?

**Parshat Ha’azinu**

*Moses' Song*

32:1 Listen [heaven](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4491)! I will speak! Earth! Hear the words of my mouth! 32:2 My [lesson](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4492) [shall](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4493) [drop](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4494) like rain, my saying shall flow down like the dew - like a [downpour](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4495) on the herb, like a [shower](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4496) on the grass. 32:3 When I proclaim [God's name](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4497), praise God for His greatness. 32:4 The deeds of the [Mighty One](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4498) are perfect, for all His ways are just. He is a [faithful God](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4499), never unfair; righteous and moral is He. 32:5 [Destruction is His children's fault, not His own](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4500), [you warped](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4501) and twisted generation. 32:6 Is this the way you repay God, you [ungrateful](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4502), unwise nation? Is He not your Father, your [Master](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4503), the One who [made](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4504) and [established you](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4505)? 32:7 Remember days long gone by. Ponder the years of each generation. Ask your father and let him tell you, and your grandfather, who will explain it. 32:8 When the Most High gave nations their heritage and split up the sons of [man](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4506), He set up the borders of nations to parallel [the number](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4507) of Israel's descendants. 32:9 But His own nation remained God's portion; Jacob was the [lot](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4508) of His heritage. 32:10 He [brought them into being](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4509) in a desert region, in a desolate, [howling](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4510) [wasteland](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4511). He [encompassed](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4512) them and granted them wisdom, protecting them like the pupil of His eye. 32:11 Like an eagle arousing its nest, hovering over its young, [He](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4513) spread His wings and took them, carrying them on His pinions. 32:12 God alone [guided](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4514) them; there was no alien power with Him. 32:13 He [carried](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4515) them over the earth's highest places, to feast on the crops of the [field](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4516). He let them suckle honey from the bedrock, oil from the [flinty](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4517) cliff. 32:14 [They had] the [cheese](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4518) of cattle, milk of sheep, [fat of lambs](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4519), rams of the [Bashan](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4520), and [luscious](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4521) fat wheat. They drank the blood of grapes for wine. **32:15** [**Jeshurun**](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4522) **thus became fat and rebelled.** **You grew fat, thick and** [**covered with fat**](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4523)**. [The nation] abandoned the God who made it and** [**spurned**](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4524) **the Mighty One who was its savior. 32:16 They provoked His jealousy with alien practices; made Him angry with** [**vile deeds**](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4525)**.** 32:17 They sacrificed to demons who were non-gods, deities they never knew. These were new things, recently arrived, which their fathers would never [consider](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4526). 32:18 You thus ignored the Mighty One who bore you; forgot the Power who [delivered you](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4527).

Sephorno

וישמן ישורון ויבעט,  [**Jeshurun**](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4522) **thus became fat and rebelled** - however, even the most erudite of them, the ones known admiringly as Yeshurun, (based on Bileam’s prophecy of אשורנו ולא קרוב, in Numbers 24,17) acted as if they were animals, kicking the very people who give them food.

שמנת עבית כשית, **You grew fat, thick and** [**covered with fat**](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4523)**.**  you, the elite of the people, preferred to concentrate on the physical enjoyments offered by a life of leisure, and by doing so עבית, you became too gross to understand the finer points of the teachings of the Torah, the only truth. Isaiah 28,7 describes the conduct of the spiritual elite of the people when he writes: “but these are also so muddled by wine, and dazed by liquor, Priest and Prophet are muddled by wine;“

כשית, compare what Isaiah 44,18 writes, “they have no wit or judgment, their eyes are besmeared and they see not;”

ויטוש אלו-ה עושהו, **[The nation] abandoned the God who made it** so that, following the example of their elite, the people at large abandoned God the One Who had made them;

וינבל צור ישועתו,  [**spurned**](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4524) **the Mighty One who was its savior** despising the Rock of its salvation, i.e. sliding from bad to worse in their lifestyles.

1. What error of lottery winners is pointed to by the words : “You grew fat, thick and [covered with fat'](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4523)"
2. Will someone who is “fat, thick and covered with fat” carefully manage their finances? “Pay it forward”? Develop meaning in life through Torah?
3. According to Sforno what was the consequence to Torah learning of being “You grew fat, thick and [covered with fat](http://bible.ort.org/books/pentd2.asp?ACTION=displaypage&BOOK=5&CHAPTER=32#C4523)”?
4. Will someone who has chosen the lifestyle of hedonism over Torah be prudent and wise with their money?
5. Will they maintain a sense of meaning in life?