n old man nearing the end of his days reflects on his very difficult life. He thinks of all the tsuris (Yiddish for misery) he’s experienced — business failures, illness, family and financial problems — and the list goes on.

The man, visited by his rabbi, asks, “I’ve been devoted to God, followed his laws and yet I’ve experienced nothing but misery and woe. Why is this happening to me?”

Without saying a word, the learned rabbi takes a handkerchief from his pocket and passes it over the ailing man’s eyes. The man drifts away, and when he wakes, the man finds himself walking along a path toward a large hill in the distance.

The man walks along the path, unsure of where he is, when he hears a noise growing in the distance. He turns to see three huge, black semi-trailers rumbling toward him. The man flags one of the trucks down and asks what’s going on.

“These trucks are filled with your sins. We’re taking them to the top of the hill where your life will be judged.”

Aghast, but ever practical, the man asks for a ride.

“Sorry, there’s not a spare inch of extra room.” And the trucks move on.

A few moments later a tiny, white Mini Cooper sidles past. Again the man flags down the driver.

“Where are you headed?” he asks.

“I’m carrying all your good deeds to the top of the hill, where they’ll be weighed against your sins.”

“I don’t want to walk the whole way. Do you have any spare room?”

“Sure, plenty. Hop in.”

They finally arrive at the top of the hill. The man looks about and sees all the grandeur of the heavenly court. And right in the center is a large scale. The man’s sins are loaded on one side of the scale, which comes crashing down with a heavy thud. His good deeds are placed on the other side of the scale, and it doesn’t move an inch.

The man hangs his head, clearly worried about his fate, when three gray trucks arrive.

“What do these carry?” he wonders.

“These trucks,” the angels explain, “contain all the trouble and strife you’ve experienced in your life.”

The trucks’ contents are unloaded. All those many years of misery are added to the scale along with the man’s few good deeds. Amazingly, the scale reaches perfect equilibrium.

Immediately, the man turns around to face God.

“What? You couldn’t give me just a little more tsuris?”

Tsuris, trouble, comes in all sizes and shapes, from the pain, suffering and loss of loved ones to getting stuck behind some slow-driving shmuck who pulls out in front of you, forcing you to slam on your brakes, and then drives five miles per hour below the speed limit, which gets you stuck at the next red light (while he rolls cluelessly through the intersection).

The challenges we face in life and business, big and small, are tests. They test our faith, patience, dedication and will.

Who knows, maybe if I’d made that light I would have been sideswiped by a semi-trailer (carrying my sins, no doubt) at the next intersection. Maybe instead of cursing the car in front of me, I should have been offering thanks.

For many, 2011 was a challenging year. But we got through it and hopefully the tsuris we dealt with will make us all stronger. And maybe, just maybe, it will tip the scales in our favor.

Have a blessed, balanced 2012 — at work and at home.