HASHGACHA PRATIS

Inspirational messages and contemporary stories of hashgacha From the Hashgacha Pratis Hotline



Parshiyos Titzaveh - Ki Tisa 5782 = Issue 83

HEART TO HEART Based on shiurim in

Duties of the Heart, Shaar Bitachon, given on the Hotline

Profit Promise

Many wonder what the Chovos Halevavos would say about investments. Religious publications are overflowing with tempting investment ads, all promising to double or triple you money. If you have a million dollars to invest, chances are you have a million investment offers clogging your inbox.

Rabbenu Bachye writes in the fifth chapter:

And the fourth difference is, when he has some extra beyond what he needs for his sustenance, he will spend it on what the Creator desires, with his generosity of spirit and goodness of heart.

A Yid who learns bitachon evaluates an investment -- not by the promised dividends -- but by the will of Hashem. Which investment will earn him more mitzvos and good deeds?

The neighbor thinks he can pull off a stunt that will enable him to marry off all his children comfortably. 'I won't have to work hard like my father, and his father before him,' he thinks. 'I'll invest now, so by the time I'm ready to marry off my kids I'll have all my millions ready and waiting.' Why is he so sure? Because someone told him to start investing now in African gold mines. "In ten years, you'll be raking it in," they promised. But how can anyone be sure of the future? And if the investment does succeed, what will he think? Will it be something along the lines of, 'Well, Hashem. I invested my money, so I won't be needing You here...'? People don't say it out loud, but isn't that the feeling? You invest your money in a portfolio, all ready for your future, praising yourself for your foresight. Then you're all set. No need for Divine intervention. Blessed is he who trust investments, and places his faith in them.

Unfortunately, statistically, most investments go down the drain. When a Yid tells his friend that Getzel lost a half a million, he is greeted with a knowing

nod, "Yeah, that's an old story. And did you hear how Shmerel lost four million?" The problem lies with the multiple investment advisors, their fancy offices, convincing ads, all hungry for your money, all tempting you with empty promises...

Then, there are the people who just love rare mitzvos. They yearn to comply with the Torah's directive "You may give interest to a gentile." (Devarim 23:21) A friend suggests lending money to an immigrant worker. "You'll be able to charge him interest." So, you lend the immigrant 10K and he returns twelve. Gradually, it keeps getting better - he takes twelve and returns fifteen. A gold mine! Didn't Yidden make parnassah this way in Europe? From the tens it goes to the hundreds, until finally, when the sheigetz asks for a half a million, you mortgage your house and take loans from friends. This time the immigrant disappears, his cell phone is disconnected, and all the money goes down the drain. All the previous loans only served to build your trust. It was a great plan he had, that sheigetz. Too bad you learned about it only after it was too late.

Chazal tell us (Midrash Tanchuma, Mishpatim 14): When presented with choices of whom to lend money, lending money to a Jew without interest comes before lending to a non-Jew with interest. The Pele Yoetz (halva'ah) writes: "Our father, our Shepherd, does not wish for us to lose, and nothing prevents Him from paying double and triple in this World more than what the gentile would have paid, because the mitzvah of lending to a Yisrael is one of the 613 mitzvos...

Rabbenu Bachye calls to us: Brothers, invest safely! Invest your extra money in a gemach that will provide interestfree loans to Yidden. That is the best investment, the safest one that can be one that bears interest in This World and retains the capital for the next.

FROM THE EDITOR

What's Wrong with the Driver?

"Once upon a time ... '

People tell me beautiful inspiring stories. But everyone experiences some less inspiring stories. Stories that haven't yet reached their happy ending.

Think of someone sitting on the bus traveling home after a long day, when he notices something strange. The driver, instead of taking the regular direct route, is going off on winding alleyways. "What's wrong with the driver?" the traveler asks his seatmate.

"The road is blocked," his seatmate answers, "and traffic there is at a standstill. If we took the regular route we'd only aet home tomorrow."

Both passengers thank their lucky stars for the smart driver who knows how to circumvent traffic and other obstacles. They look outside and enjoy the scenery, knowing that every bend and twist on the road brings them closer to their destination.

That winding and twisting of the road helped them understand that the driver was traveling on the fastest possible route.

The sefarim tell us that Hashem is certainly with us when we experience difficulty, because He is our Merciful Father Who cares and worries about His children. And if Hashem, in his endless mercy, decides to take us for a ride - that ride is certainly for our best.

We can take this idea a step further.

While there are hidden benefits packed away in every misery, Hashem wants the good to be plainly visible as well. The key to accessing the revealed good in every situation is emunah. As much as we believe that whatever Hashem does is for the best, that's how much we merit seeing it.

This concept appears in the Maharal (Nesivos Olam, Ahavas Hashem, Chapter 1):

And because one sometimes experiences difficulty, and it is for his benefit -- to sweep away from him that thing that is bad -- one should be accustomed to saying 'everything Hashem does is for the best.' When he says so about something that appears bad, and he trusts Hashem that it is for the best, Hashem makes that bad thing turn into good.

Repeating this again and again actually works. It helps push the good from the realm of knowledge in the mind to our hearts, becoming our actual perception of reality - the good becomes plainly apparent. This is one case that calls for pressing the button over and over. Ultimately, you'll see the results.

May we all see the ultimate good in all our experiences, and may all our seemingly negative experiences reach their happy endings.

Good Shabbos Pinchas Shafer

The shiur is aired on Mon. and Thurs. - menu 4 (Yiddish and Hebrew)

HASHGACHA PRATIS HOTLINE Yiddish. Hebrew. English. You can also join the many Jews who have changed their lives, by calling:

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Kav Hashgacha Pratis for women (Yiddish and Hebrew) - Menu 4

THE HAND OF HASHEM

Amazing stories of hashgacha pratis, as told on the hotline

Shalem or Shalev

My father, Rabbi Waldman shli"ta, is a famous mohel who has had the zechus of performing over fifty thousand brissim. I accompany him many times to help out. Once, a person called up, introducing himself as Shalem, and invited us to perform a bris in the afternoon. He chose the time because it would be convenient for his guests. The hall was part of an industrial complex, all owned by one company. When we reached the area, we saw a sign directing us to the Shalev bris. Thinking this was the bris we were invited to perform, we went in. My father introduced himself and went about prepared for the bris. When everything was ready, he asked the baby's father for the things he was supposed to have brought. "You didn't tell me to bring anything," the father said. "Sure, I did, when we spoke yesterday."

"We didn't speak yesterday," said the father. At that point the mistake was discovered. Another mohel must have been invited, and my father packed up to leave, embarrassed.

After putting his things away, my father checked his phone and saw dozens of missed calls. The Shalem family was waiting in another hall in the same complex, and as the clock ticked closer to sunset, they were getting worried. We raced over to the other hall, the correct one this time, and after apologizing and explaining the mistake, performed the bris. As we were leaving, the father of the first baby, Shalev, came running over. "I am so sorry," he apologized, breathless. "This is terrible. The other mohel I called thought the bris was postponed, and is out of the country. Could you run over to the other hall to perform my son's bris?"

We all ran over there, and mere minutes before sunset, the second baby received his bris.

Had we not gone in to the first bris by mistake, the Shalev father wouldn't have known there was a mohel in the area. Hashem set it up so both babies would receive their bris right on time.

Never Lack

I had been suffering from parnassah problems for a long time. I would walk around all day with empty pockets, quite literally. I didn't know what to do, how to improve the situation. Before Chanukah I was inspired to recite Birkas Hamazon with *kavanah*. Hashem sent me the message in several ways: The first was hearing a shiur by Reb Dovid on the Hashgacha Pratis telephone line about Birkas Hamazon. The second was a short publication I found about the brachah. The third was a story: The 20th of Kislev marks

Miraculous Mezuzah

In an amazing stroke of Hashgacha, I was offered an opportunity to purchase an apartment in Beit Shemesh for a very low price. I was supposed to move in right after Succos this year, and desperately wanted to thank Hashem for such a gift. An apartment of my own! The Midrash explains the passuk "Who has given Me, that I must repay him?" (Iyov 41:3): Hashem asks, "Who affixed a mezuzah before receiving a home?" Now that I had received a home from Hashem, I desperately wanted to affix the most mehudar mezuzos on its doorposts.

That's how my hunt for the best mezuzuos began. I started out with one sofer, asking him for a copy of his mezuzos. I asked a knowledgeable friend for his opinion, but he wasn't impressed. "You can do better."

I called a mezuzah dealer and asked him for the best mezuzos he had. He suggested mezuzos for 750 shekels. The problem was that by the time I got around to asking him for a photocopy of the script, it was too close to the Yomim Tovim and all he would talk about were esrogim. "Ask me after Succos," he said. "Now we only deal in esrogim."

We'd be moving in right after Yom Tov, so I called another dealer. He showed me a sample, which I showed my father-in-law. His reaction mirrored the first reaction – "You can do better." I wanted the best mezuzos there were. I knew they would be expensive, but what don't you do for a mitzvah, especially since Hashem had already paid me first... I asked the dealer to check his inventory again.

On Chol Hamoed he called to tell me he had found beautiful mehudar mezuzos, written by a pious sofer. He said he would be going to my father-in-law's neighborhood, so he'd show them to him. If he'd OK them, I could pick them up from there.

I called my father-in-law after he saw the mezuzos and heard him gushing. "Beautiful mezuzos!" he exclaimed, and I knew I had found what I was looking for. Beautiful calligraphy with all the hiddurim. I collected the mezuzos, and on the big day – affixed them on our doorposts.

When I called the dealer to thank him and discuss payment, his reaction came as a surprise. "You don't have to pay," he said. "Hashem paid for them. Your mezuzos cost 5,600 NIS which were \$1750. Enjoy them. You owe me nothing."

"How could that be?" I asked.

"I'll tell you what happened," he said. "I was driving to your fatherin-law when I stopped to pick up a man who was looking for a ride. Turns out, he was an American Yid. We talked, and he asked me what I did for a living. I told him I sell tefillin and mezuzos. 'I want to have a part in the mitzvah of mezuzah,' he said. 'Well, why not,' I told him. 'I am now on my way to deliver mezuzos to an avreich for his new apartment.' My passenger was excited and asked how much the mezuzos cost. I told him they were \$1750. He pulled out \$2000 in cash. Now you understand? Your mezuzos were paid for, and I earned even more than I had intended to charge."

Amazing how Hashem had me running from one dealer to the next. I learned never to be cheap with mitzvos. Do the best and don't worry how you'll pay for it, and how. "Trust Hashem, and do good!" (Tehilim 37:3) With faith in Hashem we can fulfil the mitzvos in the best possible way.

Diverted Pot

I gave a relative a few hundred shekels from my ma'aser account to help cover his Yom Tov expenses. A few days later, I experienced an amazing miracle, firsthand.

I have a trivet on which I place hot pots. The trivet was sitting on my island in the middle of the kitchen. My baby daughter was playing on the other side of the island. Now, the trivet must have been off balance because as soon as I placed a hot pot on it, the pot slid right off and landed on my nine-month-old baby girl's head on the other side of the island.

I heard the pot land and raced around the island, expecting disaster. But I found my baby smiling, with the hot pot sitting right next to her on the floor. It seemed as if nothing at all had happened! I realized this was no mistake. As we know, tzedakah saves from death. Possibly, the merit of the tzedakah I had given my relative saved my baby.

I called my relative and told him the story.

"Do you know where I am now?" he asked, "I am at the supermarket, shopping for Yom Tov with your donation."

Without doubt, I got the better end of the deal. While he got free shopping, I had my baby's life.

Don't Close the Gemara!

I have a friend, a Yerushalmi avreich who sat all day and learned Torah. When finances grew tight and he saw it was no longer working, he decided to go out and get a job. He found a good, kosher job, but after a few months he felt he couldn't do it anymore – his thirst for Torah was too much to bear. He missed sitting all day with his beloved gemara. He informed his employer he would be leaving. "What'll be with money?" he asked. But my friend was calm. "The same Creator who fed and clothed me until now will certainly continue doing so." And he left.

The man returned to Kollel, casting his worries on Hashem. Two days later, someone approached him and offered him a job – working in maintenance for the shul in which he was learning. The job couldn't be done during kollel hours anyway, and the avreich is now able to continue his regular schedule. Here he saw clearly how Hashem feeds and cares for every creature, with kindness and compassion.

Double Investment

Before Succos, someone gave me a thousand shekels to help me cover the holiday expenses. While I am in no way well-off, I knew someone who was struggling far more than myself, so I passed the gift on to him. That day, someone gave me another five hundred shekels. This time, again, I passed it on to my friend. I would get by somehow, but he had it much harder.

A few days later, I received three thousand shekels from someone. Double the amount of all the gifts I had sent to my friend.

I told my father this story and he pulled out a gemara (Gittin 7a): "If a person sees that his sustenance is limited, he should use it for charity, and all the more so when it is plentiful." Don't worry," he told me. "Worrying doesn't help. If worrying would help, we'd have to walk worrying around all day long."

Fire for Fire

Our dryer ended its life in a very tragic way. It started with strange noises, continued with fireworks, and within a few seconds the entire thing blew up. Our apartment was instantly engulfed in flames. Whoever was inside escaped unscathed, Baruch Hashem, but we sustained extensive financial damage. All our possessions were gone. While our apartment had been insured and we could renovate it, the insurance didn't cover furnishing or belongings. We had to start life again from scratch. We had absolutely nothing – no clothing, no electric appliances, no sefarim or toys. Amazing how quickly a person can become penniless.

We went to live in our parents' home. There, one of my brothersin-law heard what had happened and was very moved. He told me he would replace our dryer.

As time passed, we slowly pulled ourselves together. We bought new appliances, including the said dryer. I called my brother-in-law to tell him how much the dryer cost, and indeed, he transferred the money into our bank account. Two months later, when I called to thank him, he told me, "I don't know who did a greater act of kindness – me or you. Listen what happened to us: On the day I transferred the money, we were all home, when suddenly we smelled something burning. My wife checked the whole house and found that the dryer's electric socket was on fire. We quickly switched off the electricity and Baruch Hashem put out the fire. I cannot imagine what would have happened had it taken a few more minutes!" (I could – I knew!) We were literally saved by your dryer." the passing of the Imrei Baruch of Viznitz, a hidden tzaddik who would never speak publicly in Torah. People would come just to watch him bentching.

These messages helped me realize that Hashem wanted me to change how I bentched. And indeed, I took the issue seriously and began reciting Birkas Hamazon slowly and clearly, thankful of all Hashem's blessings. Ever since I changed my behavior, Hashem has blessed my pockets. Not a day has gone by without my having cash in my pocket. Today, Thursday, I told myself the time has come to publicize my story on the Hashgacha Pratis hotline. But just today, when I had to go shopping for Shabbos, I had nothing in my pocket. How could I tell a false story on the telephone line? Not an hour went by, and a man walked up to me and offered to pay me 500 NIS in exchange for a small job. I saw how Hashem wanted me to publicize the story, because it is true. Ever since I began reciting Birkas Hamazon properly, Hashem's plenty pours down on us non-stop, and in His endless mercy, we shall not lack forever and ever.

Above and Beyond

I am a Kollel yungerman. I live Baruch Hashem well, every day and its blessing. A while ago, my eldest son got engaged, and I was overjoyed. The only issue that marred my joy was the money – where would I find the kind of money I needed at this point? My brother-in-law who lives abroad is married to an affluent family and invited me to his city. He suggested I visit several of his acquaintances and, together, we would collect the necessary funds.

I agreed, and indeed, my brother-in-law helped me above and beyond. He hosted me grandly, took me to visit various wealthy friends and people he knew. On the day I was supposed to leave, I planned one last stop at a world-renowned philanthropist. When we stood at the gate, I mistakenly rang the bell of the adjacent house. "If that's what happened," I told my brother-in-law, "It must be providential. Let's go in to the other house." It was obviously a Jewish-owned house and we went in. The owner offered us food and drinks, heard about the upcoming wedding, and made a generous donation. When we left the house, we rang the doorbell of the next house. Here, the owner was just getting into his car. I walked up to the car window and told him about the upcoming wedding.

"I don't have time to go into the house and find my checkbook right now," he said, "So I'll stick my hand into my pocket and whatever I find inside will be yours."

The man stuck his hand into his pocket and pulled out a large wad of dollar bills. He didn't normally carry so much money for safety reasons, but for some reason, that day he did. Now, he knew why! "I'll keep my promise," he said, as he handed me the money. It was far more than his normal donation for wedding expenses.

I thanked Hashem for the amazing Hashgacha Pratis, along with the wonder at the generosity of the donor. While my mistake seemed like a loss, it was rewarded, above and beyond!

O's & A's Q's & A's about emunah and bitachon Many people publicize miracles that happen to them in fulfillment of the passuk: "Speak of all His wonders." (Tehilim 105:2) On the other hand, tzaddikim tell us not to advertise Hashem's miracles, in line with the Rashi (Melachim II, 4:4): "It affords respect to the miracle if it comes about in secret." Which miracles should be publicized, and which should preferably be kept secret? Y.D., Ashdod Q #35

Disclaimer: All opinions mentioned here are presented for discussion only. For practical ruling, please consult with your Rav.

Miraculous Nature

Rabbi Ariel Ovadya from Rechasim; Rabbi Yehoshua Halevi from Yerushalayim; Rabbi Shalom Yona Hertzel from Beni Brak; Rabbi Shlomo Levi from Bnei Brak; Rabbi Avraham Shlomo Weiss from Beitar Illit: We believe in Hashgacha Pratis. Everything that happens is from Hashem and He leads all the creatures and guards them continuously. Natural coincidences are also miracles, or an expression of the Divine Will. And certainly, when humans are given the opportunity to discern the nearmiraculous in nature - when seeming coincidences work together -- publicizing it is a mitzvah and obligation because it strengthens people's emunah. Hiding miracles only applies to unnatural occurrences, as we find in Chazal (Shabbos 53b): "How terrible is this man for whom the natural creation had to change." This concept also appears in Meseches Ta'anis (24a) - Rabbi Yosi D'min Yokrat was angry at his son for performing miracles.

Publicizing Hashem's Miracles Rabbi Dovid Liefer from Yerushalayim; Rabbi Mordechai Wallis from Bnei Brak; Rabbi Yehuda Avraham Dahan from Ofakim: Rashi's words "The honor of a miracle is to come in modesty" applies to the actual time of the miracle, because this is the way miracles work - they appear in a hidden manner. This is how Sefer Hachinuch explains it (Mitzvah 132): "Great miracles which G-d, in His benevolence, does for mankind, He does in a hidden manner." But this is only during the actual miracle. Afterwards, publicizing it is a mitzvah. As proof, see Sefer Melachim - while Elisha told the widow to close the door when pouring the oil in order to keep the miracle hidden, post facto, it was printed in Sefer Melachim for posterity. Every person is obligated to publicize Hashem's miracles joyfully and talk of His merciful ways, teaching the world how Hashem can do anything. The miracle of our Redemption from Egypt is one such mitzvah, which we are obligated by the Torah to recount every year on Pesach night.

Conditions For Publicizing Miracles Rabbi Shimon Rotman form Beit Shemesh; Rabbi Aharon Beifuss from Rechasim: In order to publicize a miracle two conditions must be in place. One: the reason for telling it should be to augment Hashem's honor, not one's own. And the second: the story must benefit himself or others. When both conditions are in place, retelling Hashem's miracles is a mitzvah as it is written "Speak of all His wonders." (Tehilim 105:2)

Rabbi Gamliel Hakohen Rabinovitz from Bnei Brak: The Maharsha in Chiddush Aggdos (Kiddushin 29b) explains that a miracle that occurs as a result of prayer is not a miracle. Hence, if something miraculous occurred after praying for it, it no longer belongs to the category of miracles and can be publicized. However, if a miracle occurred without praying for it, is better concealed. But obviously, one should always thank Hashem extensively for each and every miracle, of every sort.

Rabbi Yosef Dushinsky from Haifa; Rabbi Yehuda Gweirtzman from Beit Shemesh: Miracles are different from a tzaddik's action, which may also be supernatural. Many tzaddikim performed miraculous actions, which they did not wish to publicize...

Question for Issue **#85**

Is working more hours to save up for later expenses, simchas or retirement, an expression of lack in emunah?

N.B. Yerushalayim

To send in questions or answers: Leave a message on the Hotline at 02-301-1300 menu 3 ext. 5 (Yiddish or Hebrew) Email: s023011300@gmail.com | Fax: 02-659-9189 - Until Sunday Parashat Vayakhel Replies must include your full name and city Names of questioners are printed with initials and city

A Thought on Bitachon From the shiurim on Kav Hashgacha Pratis

In my position as a Toradig financial advisor, I once met a man who was deeply in debt. We sat together to figure it out, and discovered that he had a large credit line at the bank. Every month he was allowed to spend much more than his income, which allowed for his huge credit debt. I suggested he closed the line of credit. "Where would I get such a large amount of money?" he wanted to know.

Usually, when the bank gives someone exceptionally large credit, they have a good reason for doing it. They must trust their client. Then it became clear - he had a large sum locked away in a savings account. The credit line was given to him against that savings account.

I tried explaining to the man that he was effectively borrowing his own money, but worse - he was paying interest on it to himself. He couldn't get it.

But if you think about it, anyone who takes loans acts just like him.

The Ohr Hachaim explains the passuk, "When you lend money to My people, to the poor person [who is] with you, you shall not behave toward him as a lender; you shall not impose interest upon him." (Shemos 22:24) Hashem gives every person exactly what he needs. If one sins and loses his zechus to be supported directly by Hashem, his portion is not lost -- it is given to someone else. His parnassah comes to him together with someone else, in a shameful way. Accordingly, he explains the passuk

Excerpts from the popular shiur by Harav Hatzaddik R' Beirish Shneebalg shlit"a

Go to the right address

"When you lend money" - if one sees he has more than he needs, it is not his own, but the portion of those unfortunate ones who lost their right to be provided for directly by Hashem. Therefore, lending the poor must be done with a smile - because it is the poor man's money.

The Beis Yisroel follows this understanding in explaining the next passuk: "... If he cries out to Me, I will hear because I am gracious." (Shemos 22:26) The passuk can be read as referring to Hashem: Hashem says: if the poor man should call out to Me about his poverty, I will hear his pleas and give him the money he needs without having to borrow it.

A wise man once came to a wealthy man for a donation, but the wealthy man said he had nothing to give. "Everything is invested," he said. "But you learn the Ohr Hachaim. If it happened that I came to you for a donation, it must mean that my money is in your hands. How could you have gone and invested my money without my permission?"

The concept is simple. Hashem has all your needs ready and waiting. If you don't have what you need, it doesn't mean He forgot about you, or you were born with bad luck. It just means your money is at someone else. Instead of going to that person and asking him for a loan, turn to the Owner of all the money – beseech Hashem for His mercy to give you your parnassah from His full, benevolent Hand, and you'll never need another loan.

Effects on Two Ends

I wanted to thank you for the hotline and especially for the lessons on Sha'ar Habitachon. The hotline is like a breath of fresh air to our household. Thanks to the hotline, I learned how to overcome my anger and improve my relationships with other people. This saved me a lot of heartache. I have earned a life of peace through emunah and bitachon.

end

On the receiving

I donated NIS 180 for ten months' worth of printing the Hashgacha Pratis newsletters, and sent names for prayer at the kever of the Chovos Halevavos as well as other Rabbanim. Baruch Hashem, less than two weeks later, I found a good job that pays well. We are grateful to Hashem that we merited to receive our salvation by spreading emunah.

On the

<u>givin</u>

and

I donated the cost of printing newsletters for forty shuls throughout the year as a merit for Aharon Ze'ev ben Rivka. He is an older bachur, and Baruch Hashem, he has just gotten engaged. I feel that this happened in the merit of spreading emunah. Thank vou!

You, too, can be a partner in spreading emunah throughout the world, and merit the Zohar's promise of "children and grandchildren who are G-dfearing and upright"! Call now to the sponsorship hotline

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