

# Fascinating INSIGHTS

כב' כסלו תשפ"ג  
December 16, 2022

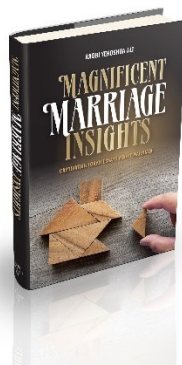
פרשת וישב  
10<sup>th</sup> year, edition 464

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### Financial Future

Is it incumbent for a family to plan financially for the future? R' Shmuel Wosner<sup>1</sup> writes "It is obvious that for something that is the nature of the world, such as old age or marrying off children...it is a Mitzva to prepare in advance so that he will not become dependent on others."



We can compare this to Yosef who saved from the years of plenty for the years of famine.<sup>2</sup> Likewise, a person should save up money for the time that he will have a large expense such as a making a wedding.

Being independent financially is undeniably a Torah value. In Birchas Hamazon, we request not to make us in need of the gifts of humans or their loans — ונא אל תצרכנו ה' אלהינו לא לידי מתנת בשר ודם ולא לידי הלואתם. We see this idea elsewhere in the gemara that cautions against becoming financially dependent on people.<sup>3</sup>

<sup>1</sup> Shevet Halevi 4:1:2.

<sup>2</sup> Breishis 41.

<sup>3</sup> Shabbos 118a.

Lack of financial planning translates into decisions being made by default rather than proactively. Inevitably, this nearly always results in a constant struggle to make ends meet, the inability to save and tension in the house. The saying goes, “If you fail to plan, you plan to fail.” We should merit to correctly plan financially.

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Daily Direction

To accomplish in life, one must have an objective that he is aiming for.<sup>4</sup> The saying goes, “If you aim at nothing, you will hit it every time.” The Kotzker Rebbe once commented, “People don’t get what they want because they don’t know what they want.”



The fable is told of a person named Naftali that asked his friend, Levi, which direction he should go in. Levi responded it depends where you would like to get to. Naftali said, “It doesn’t matter. I don’t have a preference.” Levi’s response: “Then it doesn’t matter which way you go.”



Yosef was asked *מה תבקש*, what are you looking for.<sup>5</sup> We need to ask ourselves the same. As someone once put it, “Are you a wandering generality or a meaningful specific?” What do we want to take out from today, from this shiur, from this moment, from our life?<sup>6</sup> Do we seek the transitory material pleasures or eternal<sup>7</sup> spiritual gains?<sup>8</sup> Once one has the answer to these questions, he is on his way just as Yosef was!<sup>9</sup>



<sup>4</sup> It has been said that when you teach skiing, teach where the snow is and not how to avoid the trees.

<sup>5</sup> Breishis 37:15.

<sup>6</sup> “Don’t just dream with your eyes closed at night, rather also dream with your eyes open during the day.”

<sup>7</sup> A man who was in his 50s that had been learning his entire life decided to print his Chidushai Torah. As he was driving his old, junky car to the publisher, he needed to make a stop along the way. While he was away from his car, a thief stole it, with all his writings inside, never to get it back. Imagine one would tell him not to worry, as he will buy him a new fancy car. That is not what this man is worried about rather his precious writings that he spent many years on. He is not worried about the physical car that was stolen rather his spiritual holy writings. Similarly, why are people so involved in their bodily material needs (tasty food, a nice car, a big house, etc.)? Every year, he gets less mileage from his body. Why are we not worried about that which is in the body — the neshama (Torah, Avoda)?

<sup>8</sup> The Be'er Mayim Chaim (Chaya Sara, 24:2, s.v. ויארר) tells us a remarkable insight. Avraham’s servant Eliezer was righteous as he spread the Torah of Avraham as well as controlling all that was Avraham’s. Still, when Avraham needed to send him for a Mitzva to marry Yitzchak, he didn’t take Eliezer’s word until he swore to him through that which was sacred — the Bris. In this way Avraham removed all doubt and did all in his ability so that the Mitzva should come to fruition. This is in contrast to his materialism as that he entrusted others since it was meaningless to him. So, although he trusted Eliezer with his materialism — המשל בכל אשר לו — still for even just one Mitzva he would take all the precautions necessary for it to be fulfilled! The Be'er Mayim Chaim (1760-1816) continues that in his day (and surely nowadays) they do the opposite. When it comes to spirituality, Kashrus and the like, we take people’s word for it. However, when it comes to wealth and materialism we take

We must constantly ask ourselves what we want out of life. That is, in every decision we make and in every action we do.<sup>10</sup> If one takes his hands off the steering wheel of life, he may end up in a ditch. Goals direct us.<sup>11</sup> One can have the best material but if the architect is bad, the building can collapse. Likewise, we can have the best material within ourselves (being brilliant, organized and so on) but if we are not good architects (in life) then it can cause failure.



With direction, one can get very far in life. A sailor that doesn’t have a compass must stay close to shore. With a compass, however, he can travel far. When we have direction, we can go far in<sup>12</sup> life.<sup>13</sup>

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Paved Path

Yosef descending to Mitzrayim represents those Jews that veer off the path and end up in places like Mitzrayim.<sup>14</sup> Yaakov refuses to be consoled over this one child that ends up in Mitzrayim, even though he had many other children, of whom all were righteous. The same is with parents that have a child that veered off the path even though their many other children are righteous.

It says וימאן להתנחם,<sup>15</sup> Yaakov refused to comfort himself concerning Yosef. The *trap* on וימאן is called a שלשלת. This hints to the reason of his refusal to be consoled which is because this son is also part of his chain (שלשלת means a chain) and tradition.<sup>16</sup>

When the wife of Potifar desired Yosef, his response was an adamant no — וימאן, he refused.<sup>17</sup> During the test with Potifar’s wife, the image of Yosef’s father’s appearance appeared to him.<sup>18</sup> Yosef seeing his father during the test means he saw the father that never stopped believing in him. Yaakov didn’t give up and refused to forget about Yosef. In turn, Yosef felt this and the image of his father’s look appeared to him. Because Yaakov refused (וימאן) to be consoled, Yosef was capable of refusing (וימאן) Potifar’s wife. He didn’t give up on the ideals of his father.

Rabbi Alt merited to learn under the tutelage of R' Mordechai Friedlander ztz"l for close to five years. He received semicha from R' Zalman Nechemia Goldberg ztz"l. Rabbi Alt has written on numerous topics for various websites and publications and is the author of four books including the recently released Amazing Shabbos Insights. His writings, some of which have been translated into Yiddish, Hebrew, German and French, inspire people across the spectrum of Jewish observance to live with the vibrancy and beauty of Torah. He lives with his wife and family in Kiryat Yearim (where the Aron was for 20 years [Shmuel 1, 7:1]) where he studies, writes and teaches. The author is passionate about teaching Jews of all levels of observance.

many precautions. If one wants to borrow money, we check if he is trustworthy. Then we write it down and give a date when the loan must be paid back by. We may even have witnesses to see the transaction as well as having guarantors for the borrower.

<sup>9</sup> Breishis 37:17. “The key is not to prioritize what is on your schedule but to schedule your priorities.”

<sup>10</sup> How can a person who is in a quandary know what the right decision is? With whatever a person considers he must ask himself, “will this bring me closer to Hashem or further from Him?” If it brings him closer, then that is the right decision.

<sup>11</sup> “Obstacles are what we see when we take our eyes off our goals.” That is to say, when you are focused on the goal, you do not worry about what is between you and that goal. Instead, you just concentrate on the goal and take whatever is between you and that goal in your stride.

<sup>12</sup> The Alai Shur (1:3) says that to achieve the necessary balance, Hashem endowed us with Daas which is like an inner compass that alerts us to states of inner wholeness or lack thereof. It is the faculty through which thought is bound to action and intellect is merged with emotion. It informs our choices of what to connect to and what to secede from.

<sup>13</sup> The Gemara (Pesachim 66a) says וְאֵם אֵין בְּבָיִים הֵן בְּנֵי בְבָיִים הֵן, if we are not prophets, we are their sons. Another interpretation given is that we possess an inner sense of who we are and what we need to do, which comes from a higher place. This can guide us on the path we need to travel (See רס"ט לילה 8).

<sup>14</sup> Of course Yosef was a Tzadik and never veered off the path.

<sup>15</sup> Breishis 37:35.

<sup>16</sup> The word וימאן is related to the term אמונה. That is to say, Yaakov had faith in Yosef even when he was in the lowest place — Mitzrayim.

<sup>17</sup> Breishis 39:8.

<sup>18</sup> Breishis 39:11, Rashi.