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Some of the questions discussed in this book are the following.

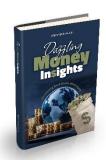
What is a tried and tested method for a person to increase his revenue?

Which mitzvos can a person fulfill through his profession?

What is the correct way for a person to react when he undergoes a loss of money?

Is saving money for the future a Torah ideal?

How can a person transform transient money into an everlasting asset?



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## **Unexpected Excitement**

Many people expect situations to turn out a certain way and therefore may not appreciate the outcome. The father of a newborn baby girl once asked R' Shach if he should make a kidush. R' Shach's reply was, "If you finally had a baby after eight

years of waiting, you surely would make a kidush. So now that Hashem saved you from all that pain, shouldn't you make a kidush?!"

Here is a story contrary to the one just mentioned. A person that went to visit an elderly man in a nursing home asked

י We find a fascinating idea hinted to in the words for song in lashon hakodesh, שיר מזמור The word שיר shares the same root as the word שירה, straight line. Also, שיר is comprised of the same letters as the word שירה מישר are our songs of appreciation for those sequential times of achievement in our lives as well as tefillos that the course of our lives should continue accordingly. On the other hand, the word ממור is rooted in מומר vine. Vines twist and curve. In times of setback and failure, ממור serves as a reminder that those moments are also part of our song. Life surely will be a tapestry of lines and vines, moments of מומר Both must be sung.

<sup>2</sup> R' Yitzchak Zilberstein (Shiurei Torah L'rofim, volume 4, p. 218) told of a woman who had nine children and didn't want to have more because it was difficult for her. She asked R' Shach for his opinion. He told her that his parents had ten children and when his mother was pregnant with him, the doctors recommended she abort the pregnancy. His mother ignored the doctor's directives and gave birth to him. In World War Two, R' Shach's first eight siblings were murdered. Only he and his sister, numbers nine and ten in the family, survived.

the man how he feels when he wakes up in the morning. The old man replied, "Surprised!" The visitor took that as a life lesson: Don't take life for granted.<sup>3</sup>

A Baal Teshuva named Dov who once worked in an orphanage in Sri Lanka observed that the orphans there were happier than most of his friends back in England because they appreciated every little thing. His friends constantly felt they needed a better car, bigger house and the like. They thought that the more you have, the happier you'll be. These orphans generally would share one pencil for every five children. One time, Dov bought each child a pencil. The feeling each child had was indescribable, as they each felt they were handed an enormous sum of money!

In late March 2020, just before Pesach, R' Boruch Rabinowitz related what two of his sons asked during the onset of the coronavirus: "What would *zaide*, R' Akiva Eiger Schlussel<sup>4</sup> (1927-2011), say about what we are living through (the coronavirus where tens of thousands died and hundreds of thousands were infected) such as the closing of schools, shuls, stores and staying in our homes?"

R' Rabinowitz's wife ruminated and said this is what her father would say: "You are restricted where to go and how many people could congregate but you can stay at home and be in your own bed. No bunker, ghetto or sleeping with animals in a barn. You can go to sleep tonight and expect yourself and your family to be in the same place in the morning. In regards to food: You have enough food in your homes for weeks to survive. 5 You have a Costco! You don't have to ration a few grains of barley per person daily. You have water. I can't believe it! Fresh water without limit and you don't have to boil it first. You go into a bathroom and flush and don't need to use a pail in a corner with other people around. You can go outside to get food and there is food to be gotten. You can go outside to get food without fear of being shot if you're discovered. You can take a shower or bath with soap and shampoo along with warm water. You have Tallis and Tefillin and you can Daven as long and as loud as you want without having to be afraid of being discovered by the Nazis who would shoot you. You can gather on your own porches and sing Kabbalas Shabbos. You can have a Shabbos Seuda with real chicken soup and not a modicum of salt and water leaving the rest to the imagination. Real fresh fish on Shabbos! Chulent! Challa: Soft and chewy bread and not hard moldy coarse bread. You can get more than one slice in a day without needing to hide it from other people looking to steal every extra morsel... Heat: You can feel your fingers and toes when you wake up each morning. You have air conditioning in your homes and you therefore don't suffer from the heat and the stench. You have shoes without holes and more than one pair! You have sefarim to learn from, and all types of sefarim so that you can be locked up for weeks and months and you won't die of boredom. You have access to shiurim via the internet, phone<sup>6</sup> and computer. You have access to the outside world and at least know there is an outside world. You can know what's happening out there. You can be in touch with family and check in to see how they are doing and never think that you are from the last ones alive. If you need medicine, you can get them from a pharmacy. You plan on making a seder with real wine and Matza and you have a choice of Matza—Regular, whole wheat, spelt and oat. You have enough kzaisim for whatever shiur you desire—Chazon Ish, R' Chaim Naeh—and enough for each person. You have Maror prechecked and enough for each person. You have chicken as well as meat. Vegetables also, and not moldy potatoes. Potato peels with something inside!7 You have wine—dry, semi-dry and sweet. And four cups for each person. And you have mevushal, non-mevushal in addition to the choice of wines by region, country and taste. You have showers, baths, sefarim, shiurim. You have family, food, water, bathrooms, pillows and blankets.8 You have each other. You are not living with fear of being shot at a moment's notice. You have all the above and you're complaining. You know what zaide would have said! My dear pure children, there is nothing to complain about. Even when it's painful—people dying and getting sick from the coronavirus including Talmidei Chachamim, Rabbanim, Jews, all ages and genders—but realize what you have. Bed, food, heating, bath, shower, sefarim, shiurim, Jewish people, nice neighborhood, being alive, medicines, Pesach Seder, fresh air and not worried that enemies will shoot you when you step outside the door.9"

## A Never-ending Ending

The Ben Ish Chai¹º says that the day of a yartzheit is not limited. Even if a son lives 100 years after the father or mother died, he must make a yartzheit throughout his entire life as usual, with saying kadish, lighting a candle, giving tzedakah and learning according to his ability. This is because even if he passed away from this world and was saved from punishment and enters Gan Eden,¹¹ the soul of the deceased doesn't acquire complete ascension at one time. Rather it ascends levels at different times. There is a soul that even until 1,000 years will not reach all the levels that it's fitting for. It ascends throughout the years, ascension after ascension until it reaches the zenith that it's fitting to. According to the Chassam Sofer¹² there is no endpoint. Rather the soul can keep ascending, as he writes ישוב ביארצייט בדינו ומתעלה וכן לעולם.



Rabbi Alt mented to learn under the tutelage of R<sup>1</sup> Mordechal Friedlander az<sup>11</sup> for close to five years. He received semicha from R<sup>2</sup> Zalman Nechemia Goldberg ztz<sup>11</sup>. Rabbi Alt has written on numerous topics for various websites and publications and is the author of as books including the recently released Dazzing Money hogists. His writings, some of which have been translated into Yddio, Heleven Semi Aregive people across the expertum of Jewich became to be level this behaving and beauty of Crain. He leves with his wile and family in Kryst Yearing.

<sup>&</sup>lt;sup>3</sup> There is an expression, "Life is full of 'Give and Take': Give thanks and Take nothing for granted!"

<sup>&</sup>lt;sup>4</sup> His grandfather, R' Dovid Schlussel was the Rosh Av Beis Din of the Minchas Elazar's Beis Din in Munkatch before the Holocaust.

<sup>&</sup>lt;sup>5</sup> It has been noted that never before in human history has there been such an abundance of food available to us anywhere and anytime. Snacking between meals has become snacking between snacks and it's hard for many people to go too long without putting some kind of food in their mouths.

<sup>&</sup>lt;sup>6</sup> The first phone book came to be in February 1878 and it was nothing other than a sheet of cardboard with 50 names of those who had a telephone.

<sup>&</sup>lt;sup>7</sup> Incidentally, there are those including Sanz, Bobov and Kamarna chassidim that recite the bracha *shehakol* on potatoes (see Likutei Mahariach, volume 1, Seder Birkas He'nehenin, p. 182b, Maraham Ash, Zichron Yehuda p. 23b s.v. al esrog and Pischa Zuta, Birkas Ha'pesach 12:3). An interesting consequence of this is that generally speaking these chassidim, following the Yismach Moshe, will use a vegetable other than a potato for karpas at the Pesach Seder as they are of the opinion that it is not a genuine *ha'adama* vegetable.

<sup>&</sup>lt;sup>8</sup> The Chida (in his sefer Maagal Tov, p. 23) writes about how painful one of his travels were, which took place from the 16<sup>th</sup> to the 18<sup>th</sup> of Av. The wagon he rode in, which was pulled by eight horses, was big and laden with merchandise. Most of this journey was on a path of pebbles and rocks which made the trip constantly noisy and unpleasant. The wagon was pulled with great difficulty. Most of the journey he was in pain and had a tremendous headache. Then he writes that when he arrived at his destination which was Worms, Germany, he had a terrible toothache which caused him immense pain, which made him unable to stand, sit or lay down.

<sup>&</sup>lt;sup>9</sup> There is a saying, "Imagine you wake up today, only with the things you thanked Hashem for yesterday."

<sup>&</sup>lt;sup>10</sup> Shu"t Rav Paalim, Volume 4, Sod Yesharim 17.

<sup>&</sup>quot;On a yartheit one should also say praises of the deceased in order to elevate them to a higher level in Gan Eden (Taamai Haminhagim, p. 447).

<sup>&</sup>lt;sup>12</sup> Shu"t Chassam Sofer Volume 1, Orach Chaim, 14. Artscroll began by R' Meir Zlotowitz deciding to translate Megillas Esther into English in 1976. He did this in memory of a friend of his who didn't have children. From the enthusiastic public response of the Megillas Esther translation, Artscroll expanded until it eventually morphed into what it is today. Imagine the *aliyas neshama* of R' Meir Zlotowitz's friend for whom it was originally started.