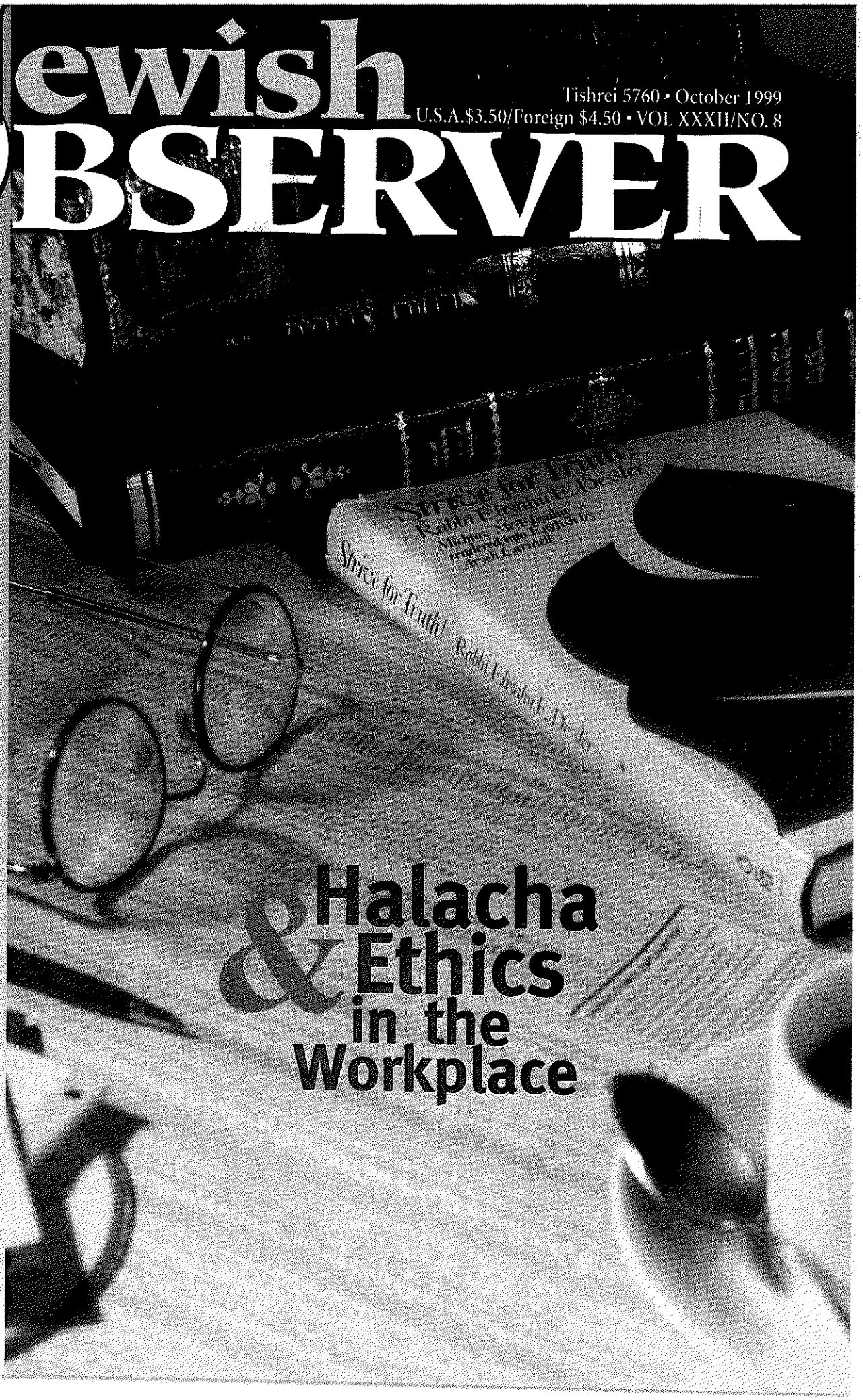
THE Jewish OBSERVER

Tishrei 5760 • October 1999
U.S.A. $3.50/Foreign $4.50 • VOL. XXXII/NO. 8



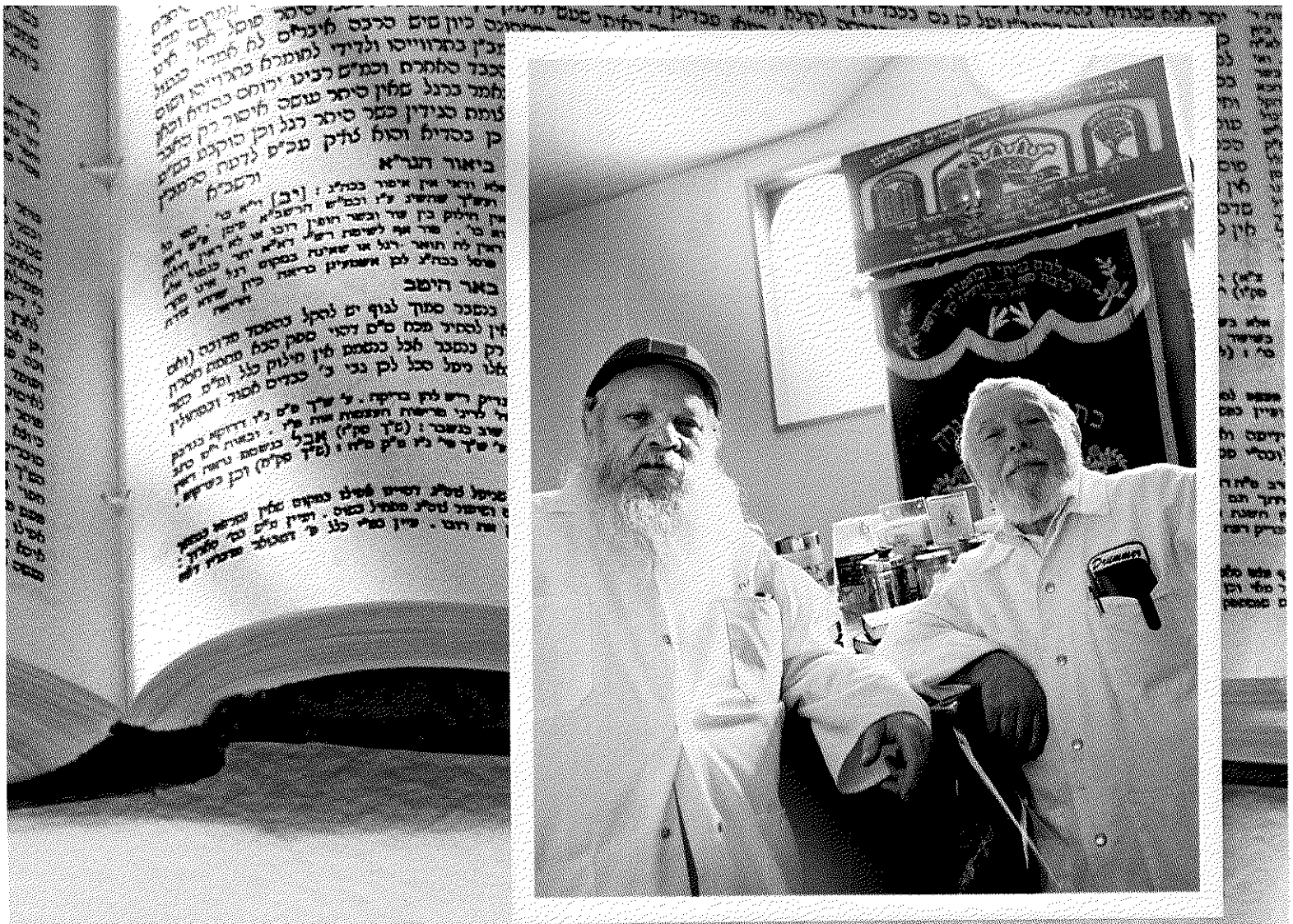
Halacha & Ethics in the Workplace

Also in this issue:

1939 – Sixty Years Ago, When Civilization Exploded
YUD PNINI

THE WORLD OF THE BAAL TESHUVA
Silent Anguish, Tangible Growth
LEAH ROSS

Are We Prepared for the Year 2000?
YOSEF ISRAEL AND MARK POWERS



"Good enough" doesn't translate into Hebrew.

Especially when it comes to kashrus.

Our refusal to settle for second best has made Empire the most highly regarded kosher chicken, used by *Bnei Torah* worldwide. Year after year *Rabbonim* and *Roshei Yeshiva* visit our plant and confirm our kashrus integrity.

What they find is an experienced, expert staff of eighty *shochtim, mashgichim* and *Rabbonei Machshirim*. They maintain the uncompromising standards of kashrus that allow us to produce the cleanest, healthiest, best-tasting chicken you can feed your family.

Why go to all this effort and expense? Because when it comes to kashrus, "good enough" isn't.

Discover Our Difference™

EMPIRE® KOSHER™

1-800-367-4734 www.empirekosher.com

Ⓤ GLATT

© Empire Kosher Poultry, Inc. 1999.

FEATURING

THE DAVIS EDITION

BAAL HATURIM CHUMASH

פירוש בעל הטורים על התורה

- *Chumash text and translation with Haftaros*
- *The Hebrew text of the Baal HaTurim based on the first printed edition, translated and fully vowelized*
- *Notes on Baal HaTurim's comments including questions, answers, sources and elucidations.*
- *6" x 9" page size*
- *reinforced binding*
- *deluxe sculpted cover*

Passageway to the Secrets of the Torah

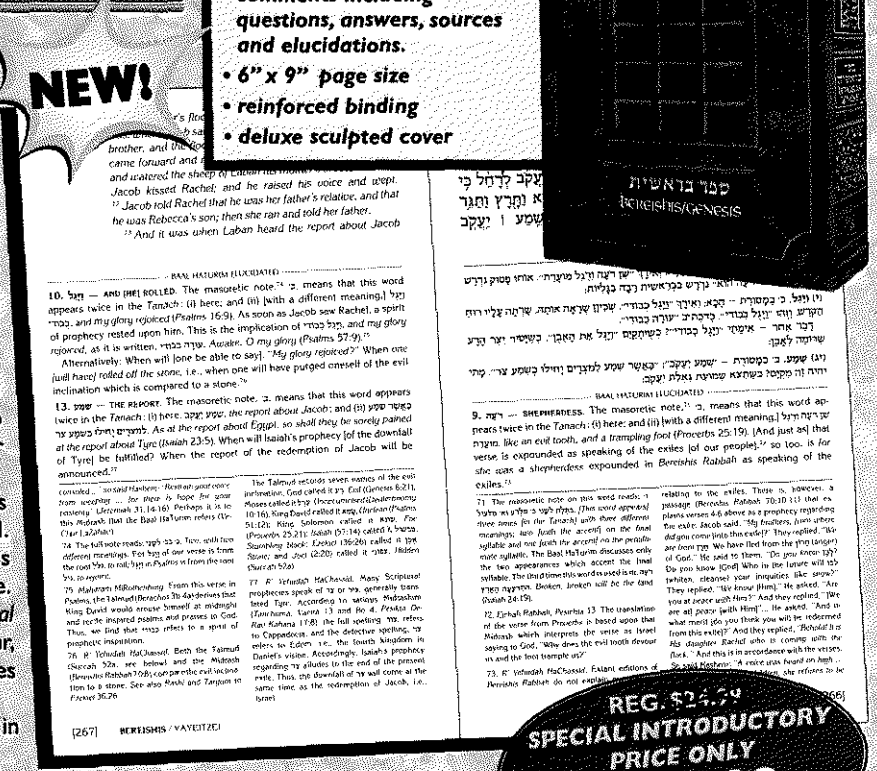
NEW!

Where do you find the Torah's hidden messages? The *Baal HaTurim* found them in *gematria* (number patterns), acrostics, formations of letters, Scriptural word patterns, and a novel approach to understanding a verse.

Seven hundred years ago, in an era of greatness, he was a Torah giant. His *Arba'ah Turim* is the basis of our Shulchan Aruch. But *Baal HaTurim*, his brief Torah commentary, was written so tersely that even great scholars labor over it. What a loss!

Now — finally! — this masterpiece is explained, annotated, and broadened. After seven centuries this treasure is accessible to scholar and layman alike. Thanks to **Rabbi Avie Gold,** the *Baal HaTurim* comes to us in all its grandeur, with its clear window into the mysteries of Hashem's word.

This new masterpiece has no equal in any language. It is simply dazzling!


brother, and [he] came forward and rolled and watered the sheep of Laban his mother's brother. 11 Jacob kissed Rachel; and he raised his voice and wept. 12 Jacob told Rachel that he was her father's relative, and that he was Rebecca's son; then she ran and told her father.

13 And it was when Laban heard the report about Jacob

BAAL HATURIM ELUCIDATED

10. וגל — AND [HE] ROLLED. The masoretic note,[74] ב, means that this word appears twice in the Tanach: (i) here; and (ii) [with a different meaning,] וְגַל כְּבוֹדִי, and my glory rejoiced (Psalms 16:9). As soon as Jacob saw Rachel, a spirit of prophecy rested upon him. This is the implication of וְגַל כְּבוֹדִי, and my glory rejoiced, as it is written, עוּרָה כְבוֹדִי, Awake, O my glory (Psalms 57:9).[75]

Alternatively: When will Jone be able to say], "My glory rejoiced?" When one [will have] rolled off the stone, i.e., when one will have purged oneself of the evil inclination which is compared to a stone.[76]

13. שמע — THE REPORT. The masoretic note, ב, means that this word appears twice in the Tanach: (i) here, שְׁמַע יַעֲקֹב, the report about Jacob; and (ii) כְּשֵׁמֶר שְׁמַע לְמִצְרַיִם וְחָלוּ כְּשֵׁמַע צֹר, As at the report about Egypt, so shall they be sorely pained at the report about Tyre (Isaiah 23:5). When will Isaiah's prophecy [of the downfall of Tyre] be fulfilled? When the report of the redemption of Jacob will be announced.[77]

74. The full note reads: ג"פ בב ג. Two, with two different meanings. For two of our verse is from the root וגל, to roll; וגל in Psalms is from the root גיל, to rejoice.

75. Maharam Mikottenburg. From this verse in Psalms, the Talmud (Berachos 7b-8a) derives that King David would arouse himself at midnight and recite inspired psalms and praises to God. Thus, we find that עוּרָה refers to a spirit of prophetic inspiration.

76. R' Yehudah HaChassid. Both the Talmud (Succah 52a, see below) and the Midrash (Bereishis Rabbah 70:8) compare the evil inclination to a stone. See also Rashi and Targum to Ezekiel 36:26.

The Talmud records seven names of the evil inclination. God called it יֵצֶר Clod (Genesis 6:21); Moses called it הַרָע Mischievousness (Deuteronomy 10:16); King David called it עָקְשׁ, Unclean (Psalms 51:12); King Solomon called it אֶבֶן, Fist Stumbling Stone (Ezekiel 36:26) called it לֵב Stumbling Stone; and Joel (2:20) called it צְפוֹנִי, Hidden (Succah 52a).

77. R' Yehudah HaChassid. Many Scriptural prophecies speak of יָם or אִי, generally translated Tyre. According to various Midrashim (Tanchuma, Tazria 13 and No 4, Pesikta De-Rav Kahana 19:8) the full spelling אִיִּים refers to Cappadocia, and the detective spelling, אִיִּין refers to Edom, i.e., the fourth kingdom in Daniel's vision. Accordingly, Isaiah's prophecy regarding אִי alludes to the end of the present exile. Thus, the downfall of אִי will come at the same time as the redemption of Jacob, i.e., Israel.

[267] BEREISHIS / VAYEITZEI

REG. $24.99
SPECIAL INTRODUCTORY PRICE ONLY
$19.99

***Now available:* Vol. I — Bereishis**

Vol. 2: Shemos-Vayikra, and Vol. 3: Bamidbar-Devarim currently in preparation

NEW!
Already in its second large printing!

THE ROSH YESHIVAH REMEMBERS

Stories that inspire the Yeshivah world, as retold by Rabbi Elazar Menachem Man Shach, shlita

Compiled by Rabbi Asher Bergman

•

NEW BY RABBI YISSOCHER FRAND

LISTEN TO YOUR MESSAGES

Observations on contemporary Jewish life

•

NEW BY RABBI ZELIG PLISKIN

HAPPINESS

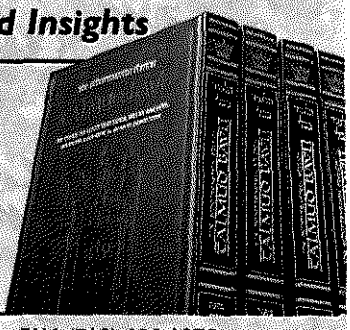
Formulas, Stories and Insights

New in THE SCHOTTENSTEIN EDITION

TALMUD BAVLI

TRACTATE KESUBOS Vol. I

One of the most intensively studied tractates in the entire talmud



Available at your local Hebrew bookstore or call: 1-800-MESORAH • In NYS: (718) 921-9000 • FAX: (718) 680-1875

QUALITY CAREER TRAINING FOR TODAY'S JOBS – AND FOR TOMORROW'S

PC Programming

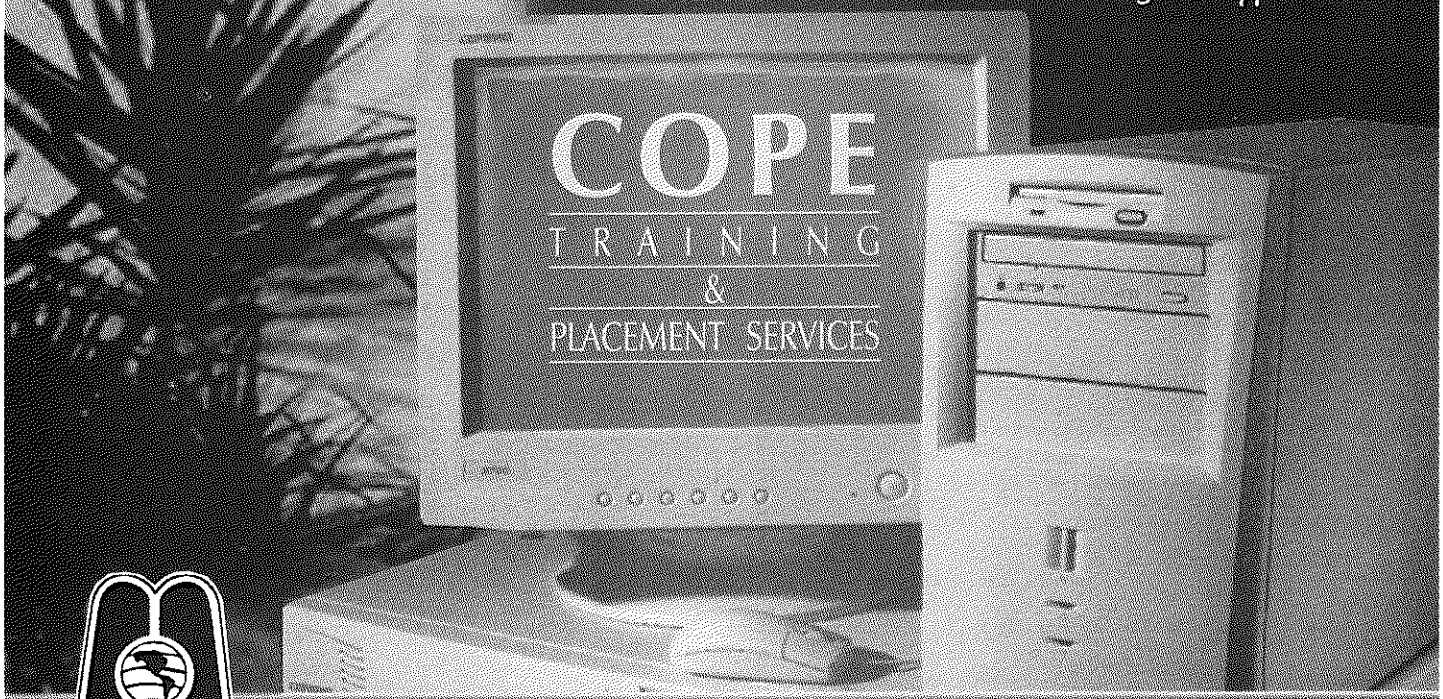
Learn the basic and advanced skills employers are looking for!

- C Language Programming in a Unix environment
- Unix Shell Programming
- Oracle Database & the SQL Language
- Visual Basic

STARTING DATE: NOV. 8

Classes offered at 84 WILLIAM STREET, NY, NY 10038

Full financial aid available for eligible applicants



A DIVISION OF AGUDATH ISRAEL OF AMERICA

COPE TRAINING AND PLACEMENT SERVICES

For information call (212) 809-5935

THE Jewish OBSERVER

Tishrei 5760 • October 1999
U.S.A.$3.50/Foreign $4.50 • VOL XXXII/NO. 8

THE JEWISH OBSERVER (ISSN) 0021-6615 is published monthly except July and August by the Agudath Israel of America, 84 William Street, New York, N.Y. 10038. Periodicals postage paid in New York, N.Y. Subscription $24.00 per year; two years, $44.00; three years, $60.00. Outside of the United States (US funds drawn on a US bank only) $12.00 surcharge per year. Single copy $3.50; foreign $4.50.
POSTMASTER: Send address changes to: The Jewish Observer, 84 William Street, N.Y., N.Y. 10038. Tel: 212-797-9000, Fax: 212-269-2843.
Printed in the U.S.A.

RABBI NISSON WOLPIN, EDITOR

EDITORIAL BOARD
DR. ERNST L. BODENHEIMER
Chairman

RABBI ABBA BRUDNY
RABBI JOSEPH ELIAS
JOSEPH FRIEDENSON
RABBI YISROEL MEIR KIRZNER
RABBI NOSSON SCHERMAN
PROF. AARON TWERSKI

MANAGEMENT BOARD
AVI FISHOF
NAFTOLI HIRSCH
ISAAC KIRZNER
RABBI SHLOMO LESIN
NACHUM STEIN

RABBI YOSEF C. GOLDING
Business Manager

Published by
Agudath Israel of America

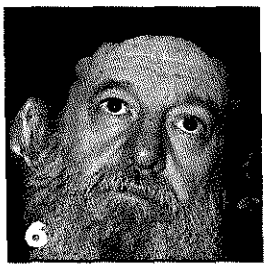
U.S. TRADE DISTRIBUTOR	ISRAELI DISTRIBUTOR
Feldheim Publishers	Nechemia Rosenberg
200 Airport Executive Park	Kiryat Telshe Stone, 108A
Spring Valley, N.Y. 10977	D.N. Harei Yehuda, ISRAEL

EUROPEAN REPRESENTATIVE	AUSTRALIAN DISTRIBUTOR
M.T. Bibelman	Gold's Book & Gift Co.
Grosvenor Works	36 William Street
Mount Pleasant Hill	Balaclava 3183, Vic.,
London E5 9NE, ENGLAND	AUSTRALIA

THE JEWISH OBSERVER does not assume responsibility for the Kashrus of any product, publication, or service advertised in its pages

© Copyright 1999

OCTOBER 1999
VOLUME XXXII/NO. 8



Halacha & Ethics in the Workplace

6 **Overview**
Rabbi Yaakov Perlow שליט"א, the Novominsker Rebbe

11 **Employer/Employee Relationships in *Halacha***
Rabbi Noach Isaac Oelbaum

13 **Imbuing the Work Day with Sanctity**
Rabbi Boruch Hirschfeld

15 **Modern Business and the *Issur* of *Ribbis***
Rabbi Moshe Silberberg

17 **The Secular Enforceability of a *Beis Din* Judgment**
Steven H. Resnicoff

Essay

23 **1939 – Sixty Years Ago, When Civilization Exploded**
Yud Pnnini

The World of the *Baal Teshuva*

25 **Silent Anguish, Tangible Growth**
Leah Ross

33 **Are We Prepared for the Year 2000**
Yosef Israel and Mark Powers

37 **Letters to the Editor**

A conference sponsored by Agudath Israel of America's Torah Projects Division on "The Interface of Ethics and *Halacha* in the Business and Professional World," held in Manhattan on April 25, 1999, featuring thirteen lectures by prominent *rabbonim* and *poskim* (authorities in *halacha*), attracted over 500 participants.

A strong message emanated from the conference – both from its enthusiastic attendance and the substance of the sessions: the relevance of Torah to all of our endeavors, and the mandate for us all to bring glory to *Shem Shamayim.* To further articulate this message, *The Jewish Observer* presents in the pages that follow the keynote address by the Novominsker Rebbe, שליט"א as well as excerpts from four of the presentations.

Torah: Our Source of Values For Ethical Living

The keynote address delivered by the Novominsker Rebbe, שליט"א, Rabbi Yaakov Perlow, Rosh Agudas Yisroel, at the recent *Halacha* Conference for Business Leaders and Professionals

I find it personally inspiring to witness this assembly of Jews. The participants have come together in the spirit of "*Az nidberu yirei* Hashem *ish el rei'eihu* – Then those who fear spoke to one another" (*Malachi* 7,13), dedicated not only to learning the precepts of the Torah, but to devising methods of bringing these ideas into real life, despite questions and *nisyonos* (challenges) and problems that occur in the work place, in business, and in the professions. All have come here to learn the *d'var Hashem, zu halacha...* to seek guidance from *talmidei chachamim.* This conference, this public testimony to ourselves and to the society around us, that only Torah values are the criteria by which we live, is truly a *kiddush Shem Shamayim.* This is especially so with regard to people in the business world who are committed to abide by the *halachic* issues that relate to their practices, their behavior – in the office, on the road, and even at home – to decide to become simply better Jews. All are declaring to *Hakadosh Baruch Hu* and are testifying to the world at large that His Torah is a *Toras Chaim,* a Torah of real life – the only life worth living.

This conference is taking place during the season of saying and learning *Pirkei Avos.* Mainly, this was meant for the six weeks between Pesach and Shavuos as a preparation for *Kabbolas HaTorah,* so that the *middos tovos* (good character) and *hanhagos yesharos* (ethical conduct) that we study in *Pirkei Avos* should provide the setting and the inspiration for the experience of *Ma'amad Har Sinai* – "receiving the Torah at Sinai" on Shavuos – for the Torah can only reside in a *lev tov,* in a *derech yeshara.*

SINAI – WHERE IT ALL BEGAN

The Jewish system of morality, integrity and upright living is not only a virtue dictated by the human mind, nor is only one ordained in so-called "natural law." Rather, it was revealed and passed down to Moshe Rabbeinu at Sinai along with the rest of the Torah, as is implicit in opening passage of *Pirkei Avos* (popularly called "Ethics of Our Fathers"): "Moshe received the Torah from Sinai and transmitted it to Yehoshua...." It is G-d given, and as such is no less commanding and imperative than any other *mitzva* in the Torah. (See Bartenura on Avos I:1.) Indeed, Torah without ethics is like Torah without *tzitzis* and *tefillin.* It is an integral part of the Torah that Moshe received at Sinai.

Clear and simple; and yet one may ask: *Is there a specific mitzva that serves*

as the Torah basis for ethics and morality? There are many *mitzvos bein adam lechavero,* addressing interpersonal affairs. The *Rambam* writes that all the enumerated *mitzvos* of *chessed,* like *bikur cholim, hachnosas kalla, nichum aveilim,* etc. (tending to the needs of the sick, helping brides, comforting the bereaved...) are all part of "*Ve'ahavta lere'acha kamocha* – Love your neighbor as yourself." Ethics and morality, however, include much more. The most valid answer – to my mind, the only answer – is the *mitzvas asei* of והלכת בדרכיו, הליכה בדרכי השם – to emulate the ways and the *middos* of the *Ribbono Shel Olam* – "*Mah hu rachum, af atta rachum...* Just as He is merciful, so too should you be merciful, as He does kind deeds so should you, as all His words are true and just, so should yours be so...," and so on. This is the basis of the Torah system of ethics.

Moreover, the *mesora* of *Yiddishkeit,* especially regarding *middos ve'hanhagos* (proper character and conduct), predates Sinai. Its source stems from the beginning of the *Shnei Alofim Torah* (the Two Millennia of Torah), when the light of Torah began to shine in the world through *Avraham Avinu,* as described by the Torah: "*Es hanefesh asher assu beCharan...*, the souls that... [Avraham and Sarah] brought to belief in the Creator."

In general, the *Avos hakedoshim* – the three patriarchs of our People – are our teachers of *middos.* We learn to have an *ayin tova, ruach nemucha, venefesh shefeila* – a good eye, a humble spirit and modest desires – by being *mitalmidav shel Avraham Avinu,* as the *Mishna* (*Avos* V:22) informs us: not only as his children, but "*talmidav* – his disciples." *Avraham Avinu* is our instructor, our initial role model for human greatness. Indeed, the *Chumash* describes *Avraham Avinu* as the initial transmitter of ethical values: "*Ki yedativ lema'an asher yitzaveh es banav v'es beiso acharav veshamru derech Hashem la'asos tzeddaka u'mishpat* – For I have cherished him, because he commands his children and his household after him that they keep the way of *Hashem,* doing charity and justice..." (*Bereishis* 18,19).

CHARITY AND JUSTICE – BEYOND *DERECH ERETZ*

Now *tzeddaka umishpat* – charity and justice – are universal concepts. A society without the basic elements of charity and justice is a jungle. At first glance, *tzeddaka umishpat* are part of the *derech eretz shekadma laTorah* – civil conduct that is a prerequisite to Torah, and that was nurtured before Sinai. Avraham Avinu, however, did not teach *tzeddaka umishpat* as merely *derech eretz.* He taught it as *derech Hashem,* as recorded in *Bereishis* (above: "*Veshamero derech Hashem la'asos tzeddaka umishpat*"). The Rambam in *Hilchos Dayos* defines derech *Hashem* as the path upon which *Hashem* Himself walks. It is because *Hashem* yisborach is "מלך אוהב צדקה ומשפט – a King Who loves charity and justice," as we say in *Shemoneh Esrei,* and as David Hamelech says in Tehillim: "אוהב צדקה ומשפט חסד ה' מלאה הארץ – He loves charity and justice, G-d's kindness fills the earth." It is because *tzeddaka* and *mishpat* and *chessed* and *emes* and *tzeddek* and *yosher* are *middosav shel Hakadosh Boruch Hu,* His attributes; beyond being *derech eretz,* they are *derech Hashem.*

This is what *Avraham Avinu* taught to בניו וביתו אחריו – his children and household after him. Possessing this attitude, using this moral foundation, we, *B'nei Yisroel, b'nei banav shel Avraham Avinu,* are expected to practice these virtues as derech *Hashem.*

When someone asks you to lend him a dime, or a dollar, or a hundred dollars... and you respond graciously, extending the loan, how does the man in the street view this act, and how should a Torah Jew view this act? The man in the street sees it as a noble gesture, a humane expression; extending oneself is the finest example of *derech eretz.* But the Torah elevates this act beyond the realm of *derech eretz* into the sphere of *avodas Hashem* – divine service. The lender has fulfilled three *mitzvos asei,* three positive commandments: ואהבת לרעך כמוך, אם כסף תלוה את עמי, and והלכת בדרכיו: "...[To] lend money to

When someone asks you to lend him a dime, or a dollar, or a hundred dollars... and you respond graciously, the man in the street sees it as a noble gesture, a humane expression; extending oneself is the finest example of *derech eretz.* But the Torah elevates this act beyond the realm of *derech eretz* into the sphere of *avodas Hashem* – divine service.

My people...," "Love your neighbor as yourself," and "You shall go in My ways."

Our heritage from *Avraham Avinu* calls upon us to be *ovdei Hashem* by being practitioners of ethics. And after *mattan Torah,* ethics have been sanctified as *mitzvos.* Some are specified: השב תשיב, עזב תעזב, אל תונו איש את אחיו, בצדק תשפט עמיתך, מדבר שקר תרחק, "Return lost objects," "Help a fellow Jew load his donkey," "Do not cause anguish to your brother," "Judge your friend favorably," "Distance yourself from falsehood," and so on. Most of these are included in "Love your neighbor as yourself." But they are *all* included in "And you shall go in His ways."

And the opposite of the above – the *breach* of honesty and integrity, *un*ethical behavior – cannot be merely explained away as imperfections of human character. They are to be viewed as *aveiros,* sins, anti-Torah behavior.

We Torah Jews therefore have high standards to keep. As we seek *hiddur mitzva*, striving for a higher level of performance of the *mitzva* of *tzitzis* and *tefillin*, so we must also seek *hiddur mitzva* and enhance our fulfillment in areas of *emes*, *tzeddek*, *yosher*, and *mishpat*... in our pursuit of truth, upright conduct and justice.

IN PURSUIT OF CHARITY AND JUSTICE

During the Spring and Summer, when we customarily recite Pirkei Avos every *Shabbos* afternoon, we introduce each *Shabbos's* chapter with a *Mishna* in *Sanhedrin*: "כל ישראל יש להם חלק לעולם הבא שנאמר ועמך כולם צדיקים לעולם ירשו ארץ נצר מטעי ידי להתפאר" – "All Israel has a share in the World to Come, as it is said: 'And your people are all righteous; they shall inherit the land forever; they are the branch of My planting, My handiwork, in which to take pride'" – and we conclude with a *Mishna* in *Makkos*: "ר' חנניא בן עקשיא אמר רצה הקב"ה לזכות את ישראל לפיכך הרבה להם תורה ומצוות שנא'... יגדיל תורה ויאדיר" – "Rabbi Chanania ben Akashia says: The Holy One, Blessed is He, wished to confer merit upon Israel; therefore He gave them Torah and *mitzvos* in abundance, as it is said... 'that the Torah be made great and glorious.'" There is surely some connection between these *Mishnaos* and *Avos*.

I would suggest that our *chachamim* are setting down certain basic ideas for us to keep in mind. First of all, who we really are. *Klal Yisroel*, all Jews, with very few specific exceptions listed in the *Mishna* in *Sanhedrin*, have a share in the World to Come. Why? Because *ve'ameich kulam tzaddikim*. The *Navi*, surprisingly, despite all our failings and shortcomings, still views us as *tzaddikim*.

The *Chiddushei Harim* once looked up to catch sight of one of his *chassidim* staring at him from the doorway.

"Why are you looking so hard?" asked the Rebbe.

Replied the *chassid*, "The Sedra opens with the words: '*Re'ay anochi nosen lifneichem*... Look: I have placed before you...' The *Ohr Hachayim* says that Moshe Rabbeinu's use of the words '*Re'ay Anochi*' conveys a message to every Jew: 'Look at me.' In every generation, ordinary Jews can benefit from looking at Moshe's heir, the *tzaddik* of his times, so I am looking at you."

The Rebbe told the *chassid*, "The *Mishna* tells us 'And your nation are all *tzaddikim*.' You too are a *tzaddik*. '*Re'ay*!' Look into yourself, and you will derive benefit and grow."

Because we *all* have some qualities of *tzaddikim*, we all have some share in *Olam Habba*. But why are we *tzaddikim*? Because we are *neitzer mato'ai*, branches and twigs of that great tree, *Am Yisroel*, which *Hashem* planted in the universe, regarding which He says: "מעשה ידי להתפאר, My handiwork in which I take pride."

The *Maharal* points out that, in truth, all of mankind is *ma'ase yadav shel Hakadosh Baruch Hu*, as *Chazal* say, *Hashem* declared even regarding the Egyptians in Yam Suf: "*Ma'ase yadai tovin bayam*, My handiwork is drown-

Your only real choice when it comes to Foreign Residents' Mortgages in Israel

When it comes to mortgages for overseas investors, only the Bank of Jerusalem MORFOR™ mortgage features all of the following:

Mortgage specialists whose **native language** is English.

A sterling reputation in real estate financing for **over thirty-five years**;

Custom-tailored loans with no additional collateral or guarantors;

Peerless expertise in Israeli mortgage law;

A special personal service branch **in the heart of Jerusalem's** hotel district;

Flexible payment terms and **no prepayment penalties**.

Discover a private world of exclusive banking.
Call for an appointment or visit our personal service branch at your convenience.

BANK OF JERUSALEM
A Capital Bank

BANK OF JERUSALEM LTD. INTERNATIONAL DIVISION
18 KEREN HAYESOD STREET · JERUSALEM 92149 · P 972-2-6774777 · F 972-2-5671601
OFFICE HOURS: SUNDAY THRU THURSDAY 8AM TO 6PM, FRIDAY 8AM TO 12 PM

ing in the Sea!" But *B'nei Yisroel* are of a different status: "*Ma'asei yadai lehis-poer*" – that which *Hashem* has produced and created **so that He can be proud of**. The *Gemora* at the end of *Yuma* quotes the *pasuk* in *Yeshaya* about those who are *mekadesh Shem Shamayim* – "ויאמר לי עבדי אתה ישראל אשר בך אתפאר – You, Yisroel, are My servant; of you I shall be proud."

This *Mishna* serves as the introduction to the precepts of ethical behavior found in *Pirkei Avos*: to maintain the *tiferes*, the harmony and beauty of Torah life, that becomes synonymous with ethical life.

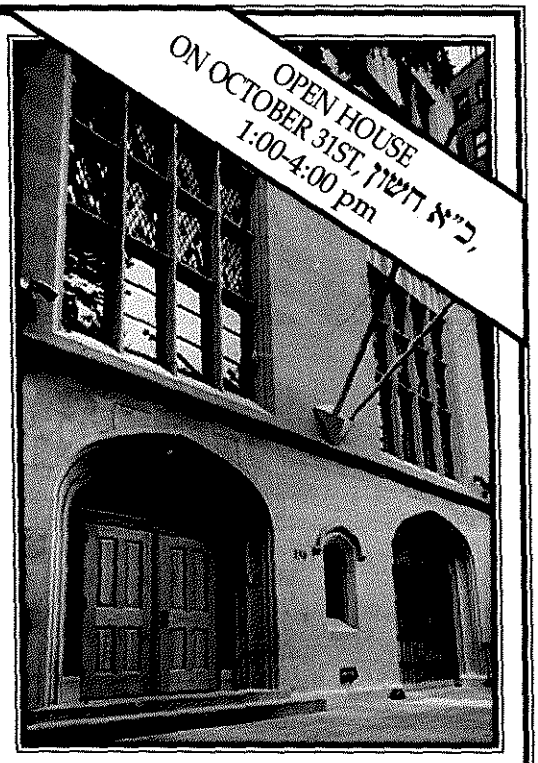
One should not think, however, that these demands – these commandments of *tzeddek umishpat veyosher* – are narrow-focused in the way that they address us. *Tzeddek* – charity – also calls for fulfilling "*Betzeddek tishpot es amisecha* – Judge your friend charitably," "Judging others toward the side of merit," "Do not slander others, nor should you believe slander."... And when pursuing *mishpat* (justice), honor the directive of "'And these are the statutes that you shall place before them for adjudication' – before religious courts, and not before secular courts." ... And "*yosher*," being upright, refers to pursuing business in a straightforward, honest manner, avoiding cheating, dishonesty and usury.

These demands should not be misconstrued as a burden on our *neshama*! Yes, these matters, and others, can – and at times, should – inspire grave feeling of guilt, if, upon *cheshbon hanefesh* (self examination), one finds himself lacking in innocence, being less than clean. His task is then one of *tikkun hama'asim vehamiddos* – to realize that this is an imperfect world, and perhaps he was caught up in one of its pitfalls; so he must refine his actions and his character. But, ultimately, every believing Jew understands that the strictures that the Torah places on our behavior were meant for our good; and that is why we conclude each reading of *Pirkei Avos* with the *Mishna* of Rabbi Chanania ben Akashia: "The Holy One, Blessed is He, wished to confer merit upon Israel; therefore He gave them Torah and *mitzvos* in abundance, as it is said... 'that the Torah be made great and glorious.'" Thus we find some connections between these *Mishnas* and *Avos*.

It is a great, mighty Torah, full of demands on our bodies, our minds, and our psyches. But *Hashem* "desired for the sake of Israel's righteousness..."; He wants "the people [who] are all righteous" to share in His *tzidkos*, His righteousness, that their conduct be an extension of His, *kiviyachol*. For this reason He imposed upon them so many *mitzvos*, *dinim*, and *issurim*, so many commands, laws and prohibitions.

WHEN SLIPPING TO LOWER STANDARDS...

We live in a society where immorality has become commonplace, where the unbridled ego seeks more and more gratification, where standards of right and wrong have withered away. And we Jews, too,



A High School Education Is For A Lifetime
- Invest Just 3 Hours

Our commitment to Torah values and excellence in Jewish & general studies can make a difference in your daughter's life

• INNOVATIVE, CHALLENGING CURRICULUM • STATE-OF-THE-ART FACILITY
• OUTSTANDING FACULTY • EMPHASIS ON MIDOS, CHARACTER, & SKILLS
• SMALL CLASSES, ENSURING INDIVIDUAL ATTENTION

Entrance exam November 14th, 1:30–4:00 pm

מכון יעקב לבנות
MANHATTAN HIGH SCHOOL FOR GIRLS
154 E. 70th St.(off Lexington Ave.), New York, NY 10021
Tel. (212) 737-6800
Rebbetzin Ruthy Assaf, Principal
ACCREDITED BY N.Y.S. BOARD OF REGENTS

have become somewhat taken in by the pursuits and trends that cut corners in *halacha* and in ethics. We've allowed ourselves, sometimes, to rationalize these unfortunate trends in our community as being misdeeds that can be overlooked since, after all, they do help people survive... or "make it," economically. Some think *S'iz nisht azoi geferlich, bai di goyim iz noch erger* (It's not so terrible. Isn't it worse among non-Jews?).

The *yeitzer hara* is very cunning, very adept at making people justify questionable behavior. It is a painful and complicated issue, and we are paying a heavy price for it. Some of the warts on our body as an *am haTorah* glaringly contradict our mission of "*Shetehei Sheim Shamayim misaheiv al yadecha* – making G-d's name beloved through our actions." It is certainly time to rethink our ways.

True, "*No'ach lo le'adam shelo nivra.*" The risks of life are such that one might say that we'd be better off not having to contend with them. But we are all at the stage of *ve'achshav shenivra*: We're here – *ba'al korchach atta chai* – alive and functioning, regardless of our consent or lack thereof. Our task at this stage is (as the *Gemora* says): "*Yefashfesh bemaasav, ve'amru lay, yemashmesh bemaasav* – Examine your actions and scrutinize them." These actually represent two levels of response, as the *Mesillas Yesharim* explains: *Yefashfesh* – examining – means seeing that one's actions are correct, not wrong; *muttar*, not *asur*. But *yemashmesh* – scrutiny – is a step higher, aimed at making even correct behavior more pure, more *lishma*, more *derhoiben* (exalted).

The Midrash brings the pasuk "*Yishlach ezrecha mikodesh umitzion yisadeka – Hashem* will bring your aid from *kodesh*, a sacred source, and will assist you from *Tzion*." The word "*mikodesh*" conveys the mandate to sanctify one's deeds. That is, sanctify one's actions by making them part of *kideshanu bemitzvosav*, which includes the entire range of human behavior. If one responds to the call to perform all his actions *leShem Shamayim*, for the sake of Heaven, if there's an ultimate goal in all aspects of life, leading to fulfillment of *Hashem's* will, then all human conduct can be included in the sphere of *mitzvos*. This is an imperative addressed to all of us. Moreover, "*Umitzion*" (from the word "*metzuyan*," to make outstanding) instructs us to "distinguish all that you do, ennoble all your deeds."

This applies to each of us. Let us resolve to make a *cheshbon hanefesh*, to eliminate the questionable, and help ourselves and others rectify mistakes. But beyond that, let us prove to the *Ribbono Shel Olam*, to our heritage, and above all to ourselves, that we deserve to be called *Ve'amech kulam tzaddikim*; that we are indeed *ma'asei yodai lehispa'er*... that our lives are a source of pride to *Hakadosh Boruch Hu*. This can be done only through *yefashfesh bemaasav and yemashmesh bemaasav* – examining and scrutinizing our actions... correcting and ennobling our lives. Then *Hakadosh Baruch Hu* will truly see us as an *am segula*, a *mamleches kohanim vegoi kadosh*: His treasured Nation, a kingdom of priests, and a holy People. ■

EMERGENCY AID IS URGENTLY NEEDED!

Dear Friend,

We would like to talk to you about a particular family that is going though a terrible ordeal. We have taken a personal interest in their plight, and we can assure you that their situation is indeed desperate.

Just a short while ago, this family was prominent and respected in the community. The father is a *talmid chochom* and well-liked *ish chesed*, who supported his large family in the best possible way. The mother took care of her household. The children were happy.

Then disaster stuck.

The father's business took a downward spiral. He is saddled with a huge amount of debts. He also has a disabled son whose special needs cost a fortune. The father has not despaired, and is trying very hard to rejuvenate his business. But he needs help right now in putting bread on his family's table. He would be absolutely horrified if he knew that money was being raised for him, but we must do it, and get it to his family in a בכבודינע way.

We ask you only for help with the bare necessities; food, clothing, medical expenses -- this will buy the time he needs to rebuild his business.

May השי"ת bless you to always be on the giving end of צדקה.

Sincerely yours,

Rabbi Avrohom Pam

Rabbi Dovid Schustal

Keren Hachesed
c/o Rabbi Dovid Schustal
641 Sixth Street
Lakewood, NJ 08701

Rabbi Noach Isaac Oelbaum

Employer - Employee Relationships in *Halacha*

IN THE FOOTSTEPS OF YAAKOV *AVINU*

At first glance, it would appear that many of the directives discussed at the conference are no more than admirable, ethical practices. The unavoidable truth, however, is that most of the guidelines presented are basic *halacha*.

It is truly sad when we realize how far we have strayed: today, one gets the impression that a person who makes an honest living, who does not cheat, and is *oved be'emuna* (faithfully serves his employer) must be a *tzaddik v'chassid*. When the integrity of an employee is called into question, it is quite common to hear a retort, "My employer doesn't deserve any better. He doesn't treat me with respect. He isn't fair with me, either." The *Shulchan Aruch* (*Choshen Mishpat* 337; 20), however, states that an employee must work "*bechol kocho* – with all the power he possesses," as we learn from Yaakov *Avinu*, who said, "*Ki bechol kochi ovadeti es avichen* – with all my might, I served your father [Lavan]" (*Bereishis* 31, 6). And he later tells Lavan: "By day, scorching heat consumed me, and frost by night, my sleep drifts from my eyes.... And you changed my wage a hundred times (*ibid* 31, 40-41)."

Let us take into account that Yaakov *Avinu*'s employer was *Lavan Ha'arami*, who went down in history as the eternal symbol of dishonesty and chicanery, who continuously cheated Yaakov *Avinu*. Every employee should thus ask himself: "Was I ever treated more unfairly than Yaakov *Avinu*? Was I also cheated one hundred times, as was Yaakov *Avinu*?" And yet, Lavan's treatment of Yaakov did not influence him to deviate even minutely from the path of honesty and faithful service. Yaakov could not be deterred from fulfilling his duties to his employer with all his energy and all his might. He acted as if nothing happened.

Today's employee might attempt to justify himself, and say, "How can I compare myself to Yaakov *Avinu*? Who can reach his *madreiga*?" We must bear in mind, however, that every episode recorded in the Torah is there to instruct us. *Chazal* derive hundreds of *halachos* from every extra letter. The Torah went to such great length to record Yaakov *Avinu*'s behavior in such specific detail, to instruct us to learn from Yaakov *Avinu* and to try to emulate him, by serving our employers with honesty and integrity. This source is even mentioned in Codes of Hebrew (see *Rambam* and *Shulchan Aruch*).

EMPLOYERS' OBLIGATIONS

The *halacha* clearly underscores the importance of paying one's debts. Even if one has limited funds and finds it difficult to pay money owed, it is clearly stated in *Choshen Mishpat* (*Siman* 97) that paying one's debts even comes before supporting one's wife and children.

The time when payment of wages, for example, depends on the arrangement made at the time of employment (*Choshen Mishpat* 339:1). In the absence of an agreement, one would need to follow the accepted practice of that place, i.e. whether to pay at the end

Rabbi Noach Isaac Oelbaum, *Rav* of Congregation Nachlas Yitzchok in Kew Garden Hills, is a *talmid* of the late Rabbi Moshe Bick זצ"ל, and is a popular *Maggid Shiur* on "Dial-A-Daf" and "Dial-A-Shiur."

The Once-in-a Lifetime Purchase that you should never have to use:

KARKA IN ERETZ YISROEL

Call Rabbi Gavriel Beer for information on obtaining cemetery plots in Beth Shemesh and other locations in Israel.

011-972-2-641-1923

HAT PLUS

Hats • Shirts • Ties • Accessories

Your #1 Stop for Quality Hats

WE ALSO DRY CLEAN & RESHAPE HATS (All work done on premises)

LARGEST SELECTION OF CHOSONIM TIES IN BROOKLYN

1368 Coney Island Avenue

(718) 377-5050

Major credit cards accepted • We ship UPS

בס"ד

If you suspect that your infant or toddler has difficulty with...

- Communication
- Listening/Speaking skills
- Physical development/Coordination
- Play skills/Living Skills i.e. eating, dressing

We can help!

NETCARE INC.SM
*Where caring starts*SM

Early Intervention Program

Netcare's team of evaluators and therapists can make a difference. They are specially trained to provide children with the opportunity to develop their full potential and to help you further promote their development.

All services are free of charge and available at the child's home or day care center throughout NYC & Westchester.
Weekdays, Sundays, Daytime & Evening Hours.

- Evaluations in your language
- Speech/Language Therapy
- Occupational & Physical Therapy
- Special Instruction
- Parent Training
- Psychological Counseling
- Service Coordination & Social Work Services ... and more

Joseph Geliebter, Ph.D.
Executive Director

Leah Schlager, M.A.
Director of Placement

Netcare, Inc. is a participating agency of Comprehensive Network founded in 1985

NETCARE INC.SM
*Where caring starts*SM

718-339-2971
718-339-5900
Fax: 718-339-8433
1675 E.16th Street, Brooklyn, NY 11229

Funded and regulated by the New York State Department of Health. In New York City by the New York City Department of Mental Health, Mental Retardation and Alcoholism Services and in Westchester by the County Department of Health.

of the week or the month, etc.

These laws apply also to rental fees. When the rental period is over, payment must be made by the end of that day or night (*Choshen Mishpat ibid cit.*).

Payment for work contracted by the job is also included in this commandment. Thus, when an item is taken in for repair, cleaning, or adjustment, or if a plumber or an electrician is contracted to perform a service in one's home, payment must be made "on the day" that the item is picked up, or the job completed. (*Bi'ur Halacha Orach Chaim S.* 245; *Choshen Mishpat* 339:6). Payment must be made on time to a minor, as well. Therefore, when a babysitter is hired, she must be paid before the day or night is over (*Ahavas Chessed* 89,5; *Nessiv Hachessed* 16). One is allowed to make a pre-condition with his worker that he will not be paid on time. This condition, however, must be made before the worker agrees to the job (see *Shach, Choshen Mishpat* 339:2; also *Ahavas Chessed* 10:13). Not having the exact change on hand is no excuse to delay payment (*Ahavas Chessed* 89,7; *Nessiv Hachessed* 21).

Paying with a post-dated check is not considered paying on time. It is permitted only on the condition that the worker says that he does not mind (*Teshuvos Ve'hanhagos* I *Siman 899*).

Payment of wages precedes one's personal needs; thus if by paying wages, the employer will not have sufficient funds to purchase *lechem mishna* (two *challa* loaves) for *Shabbos*, or he will not be able to buy *tefillin*, he nevertheless must pay the wages first (*Biur Halacha Orech Chaim* 242).

The Chofetz Chaim's daughter recalled an incident that took place in the middle of a cold winter night in her youth: Her father asked her to accompany him to a tailor's house. That evening, the tailor had finished some work that the Chofetz Chaim gave him, and he had not been paid. The tailor's house was at the other end of the town, and it was freezing cold outside. The Chofetz Chaim told his daughter that the effort was worthwhile in order to pay the tailor on time (Michtavei Chofetz Chaim page 38). ■

Rabbi Boruch Hirschfeld

Imbuing all the Hours of the Day with Sanctity

One would hope to live a life that reflects the *mitzva* of "*vehiyisem kedoshim* – you should be holy.[1]" This *mitzva* not only includes a person's working hours as part of the entire day, but for many who are in the secular workplace, the peak of fulfillment of this *mitzva* comes during working hours. If we would use all the Torah means at our disposal to sanctify our forty-plus working hours per week, and then include travel time, our service of *Hashem* would indeed be constant and praiseworthy.

There are three ways in which a person can reach this lofty goal: (1) purity of intent, (2) keeping the *halachos* associated with this portion of our lives, (3) injecting our work hours with general *mitzvos* along the way.

I. PURITY OF INTENT

The *Shulchan Aruch Orach Chaim* 231 teaches us that consciously gearing one's intent to spiritual goals transforms one's entire day – and life – into constant service of *Hashem*. Let us assume that the purpose of entering the workplace is to bring home money. If one reinforces this positive motive of intending to earn enough to make his (1) tuition payments, (2) charitable donations, (3) money to spend honoring *Shabbosos*, and (4) purchasing *mitzva* items, then his working hours become elevated to *mitzva* acts of (1) *Talmud Torah*, (2) *tzeddaka*, (3) *kavod Shabbos*, (4) and *lulav*, *matzos*, etc. It has been suggested that every Monday morning, before starting the week's work, one read and verbalize the *Kitzur Shulchan Aruch* 31:7, where this concept is briefly summarized. After doing so many times, the purifying of one's intent becomes a message that is integrated into one's thinking, and actually becomes one's genuine intent. Furthermore, every job is in some way benefitting others, and society in general, by fitting into the Creator's masterplan of a functioning world. Whoever has this in mind becomes a partner in His Divine project.

II. KEEPING THE RELEVANT *HALACHOS*

There are specific *halachos* pertaining to special fields, such as life-and-death issues in medicine, *Lifnei iver* (not to cause or promote someone else's transgression) in law and some other professions, and general *halachos* relevant to any profession practiced in a secular workplace. Our interaction with gentile and non-observant Jewish co-workers and clients invariably involves *halachic* questions regarding social relationships, *kashrus* and *tzenius*. For example:

One may not attend any ceremony of a gentile held in his place of worship[2]. When a celebration takes place in the social halls or on the grounds of such buildings, the desire to avoid animosity, or other comparable situations of great need, might be deemed by a *Rav* as sufficient grounds to permit attending[3]. If a non-observant Jewish associate invites one to a Conservative or Reform Temple or one of its auxiliary halls, a polite apology might *not* be viewed favorably; in such case, a *Rav* should be consulted to decide if the circumstances permit attending[4]. When asking, one can be confident that *Rabbanim* understand the sometimes pressing situations of earning *parnassa*, and will rule impartially, taking all circumstances into account.

Office parties and end-of-year parties, with or without religious connotations, can pose *halachic* questions. Even if one is careful to eat only kosher foods (an obvious must), the very

Rabbi Hirschfeld, a *musmach* of the *Telshe Yeshiva*, Wickliffe, serves as *Rav* of Congregation Ahavas Yisroel, Cleveland.

socializing with gentiles, especially over liquor, is limited by Jewish law[5]. If the spirit of the gathering or the behavior and/or language of its participants is less than decent[6], one is clearly obligated to do everything possible not to be present.

Kashrus obligations (and *ma'aris ayin* thereof) necessitates constant vigilance in the workplace. Eating at the same table with people eating non-kosher food calls for care to avoid mix-ups, splashing, etc. Having meat in proximity to the possibly kosher milk of a gentile associate is problematic[7]. Using a *treif* microwave to heat up double-wrapped kosher food is not a simple matter and should be done with Rabbinical direction (see *Rema Yoreh De'ah* 92:8, *Badei Shulchan ibid* and *Avnei Yoshfei* 3:72). Buying a client non-kosher wine is considered benefitting from *stam yeinam*, which is prohibited (see *Yoreh De'ah*). Eating cut fruits and vegetables in a non-kosher establishment, not knowing with what they were prepared, is risky. There also might be *maris ha'ayin* (appearing to sin) by partaking of anything in some establishments, and a *Rav* should be consulted.

The most difficult set of *halachos* to keep in the secular workplace are in the area of *tzenius*. When one applies for a job, before examining pay and benefits, he or she must determine whether the dress, behavior, proximity and interaction with other workers create difficult-to-withstand challenges in *tzenius* laws. An owner or manager who is responsible for the tone of his workplace must exercise his authority in setting a dress code and behavior decorum.

When conversing with a lady, the *Mishna Berura* (75,7) rules that a man should not concentrate his gaze on her during the conversation. *Bnei Torah* who find themselves in questionable situations should seek their mentors' advice.

The lightheartedness and camaraderie that make office parties objectionable also characterize some staff meetings and informal gatherings at the water cooler, and should be avoided. As one strives to be a *mentch*, one must never forget that he is also always a *Yid*.

Yichud is another area of concern. Those who work together become quite comfortable being in each others' presence (*libo gass bo*), and in such circumstances, many of the leniencies in *yichud* fall away or become questionable[8]. Staying late when few are present, or a small business structure where the boss and secretary are somewhat secluded is often prohibited.

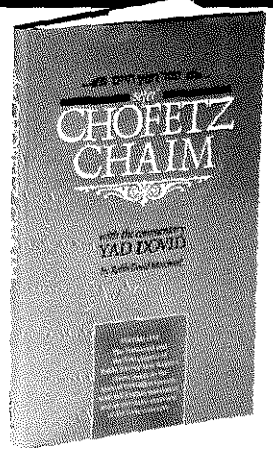
Handshaking between men and women is prohibited according to many *poskim*[9], and in situations where it seems unavoidable, a *Rav* should be consulted.

INJECTING THE WORKDAY WITH THE HOLINESS OF *MITZVOS*

During a workday, different blessings, such as "*Asher yatzar*" and various blessings on food, are inevitably recited. Training oneself to detach temporarily from his surroundings and concentrate on his blessings give a person a momentary breath of holiness that can be refreshing and even uplifting. Praying for success before one starts the workday,[10] and thanking *Hashem* for a safe and productive day when work is over, surround those hours with closeness to *Hashem*. A short systematic Torah study during lunch break and travelling, and a pushka on hand to contribute to at opportune times, further serve to punctuate the day with closeness to *Hashem*, and help define its activities as avodas *Hashem*. ■

[1] See *Vayikra* 11,44-45; 19,2; 20,7; 20,23 *Bamidbar* 15,40
[2] See *Shach Yoreh De'ah* 149:1 *Minchas Elazar* 1:53
[3] See *Rama Yoreh De'ah ibid* 2 and *Igros Moshe Orach Chaim* 3:30
[4] See *Igros Moshe ibid*
[5] See *Yoreh De'ah* 152:1 *Rama ibid* 148:12 114:1 *Pri Chodosh, Yoreh De'ah* 114:6, and *Igros Moshe Yoreh De'ah* 2:117
[6] See *Megilla* at top of 12b
[7] See *Badei Hashulchan Yoreh De'ah* 88:12-14
[8] See *Aruch Hashulchan Even Ha'Ezer* 22:6, Bach and *Taz* on *Shulchan Aruch ibid* 22:4
[9] See *Ben Ish Chai Shoftim* 22, *Be'er Moshe* 4:130 *Igros Moshe Orach Chaim* 1:113
[10] See *Sha'ar Hatziun Orach Chaim* 230:8

Now Available: Volume Two
of the classic **Sefer Chofetz Chaim**
in English translation!



Sefer Chofetz Chaim
with the commentary
Yad Dovid
by Rabbi Dovid Marchant

Here, in English translation, is the book that originally sparked the worldwide concern to guard one's speech. Here is the classic that inspired scores of contemporary texts on the subject of loshon hora.

The new **Sefer Chofetz Chaim, Volume 2**, contains the second chapter of Rabbi Yisroel Meir Kagan's classic guide, and features:

✦ A full translation of both parts of ***Sefer Chofetz Chaim*** — *Mekor Ha-Chaim* and *Be'er Mayim Chaim* — with Hebrew text and English translation on facing pages.

✦ An extensive and illuminating commentary, *Yad Dovid*, written by the translator, accompanies every page of text.

Also Available: Volume One. Further volumes are in preparation.

Here is your opportunity to learn this classic sefer... as you've never learned it before!

Available at all Jewish bookstores or direct from

FELDHEIM PUBLISHERS
Torah Literature of Quality
Toll Free: 800-237-7149 • Ask for our NEW catalog.

DYNAGRAFX DESIGN STUDIOS 914-382-1268

MODERN BUSINESS and the Prohibition Against Ribbis

The topic of *ribbis* (usury) is broad and complex, thus this presentation is limited to a few of the critical areas of concern.

The direct charging of interest by the lender is prohibited by the Torah many times. In fact, the lender is transgressing six distinct prohibitions as spelled out in *Rambam* (Laws of Lenders and Borrowers, 4:2). The borrower is transgressing two distinct prohibitions. Even the witnesses, the preparer of the documents, and the guarantors are all prohibited expressly from involvement in a loan with interest between a Jewish lender and a Jewish borrower.

HELPING A FRIEND WITH A POOR CREDIT RATING

There exists a very common practice that seems perfectly permissible – in fact, many consider it very praiseworthy; for it is done only for altruistic purposes and not for personal gain; and yet, in the divine plan of our Torah lives, it is prohibited. We will not attempt to give the philosophical underpinnings or logic behind this prohibition; time and space do not allow for this. We will only clearly state the *halacha* pertaining to this practice.

A borrower would like to borrow money from a non-Jewish bank (with interest) on a credit card, credit line, or a mortgage on the house he is buying. This is definitely permissible. The borrower, however, has poor credit and cannot qualify for the loan. A friend or relative is willing and able to take the loan on his own name, the loan money will go directly to the borrower (by making the purchase using the friend's credit card), and the borrower will pay principal and interest directly to the lending bank. The friend will not touch the money (neither loan money nor repayment money), and our own logic would say that the loan with interest is only between the borrower and the non-Jewish bank.

This practice, however, is severely prohibited by the Torah as a transgression of *ribbis*. The Torah identifies the cardholder or signer of responsibility as the real borrower from the bank. Touching the money or purchase is irrelevant; responsibility to the lender to repay the loan is the criterion for determining who is the real borrower.

Therefore, by the criteria of *halacha*, the facts are as follows: the friend has borrowed $1000 at 10% from the non-Jewish bank, and the friend has then lent to the borrower the same $1000 at 10% in order to repay the friend's debts to the bank. Two Jews are engaged in a loan transaction with an interest obligation from Jew to Jew, and therefore an appalling transgression of Torah law has taken place.

At the close of this short presentation, we will suggest the way to correctly structure this debt to make it permissible and praiseworthy.

CORPORATIONS

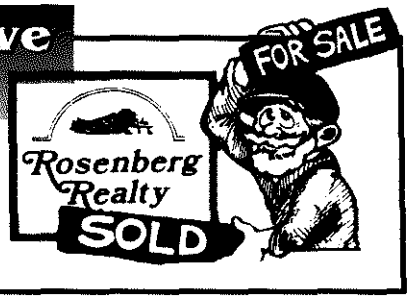
The vast majority of *poskim* (*halachic* decisors) have ruled the corporations are to be treated as partnerships, owned jointly by the partners, with the singular distinction of limited liability and no personal liability. Therefore, almost everything that an individual Jew is prohibited from doing, is also prohibited to the Jewish corporation. A Jewish corporation (entirely owned by Jews or one with majority ownership in Jewish hands) is therefore prohibited from lending money with interest to another Jew.

Rabbi Moshe Silberberg is an author of *sefarim* and frequent lecturer on the subject of *ribbis*.

Considering a move to MONSEY?

For careful attention to your individual needs, call us today!

(914) 354-8445



A difference of opinion has arisen concerning corporate borrowing. One opinion holds that a loan with no personal liability is not categorized as a loan in Torah law. This opinion holds that although the agreement to have the limited liability is contractually and legally binding, nonetheless it has left the legal boundaries of being a loan and is consequently not included in the prohibitions of interest.*

This opinion was promulgated by one of the *Gedolei Hador*, זצ"ל.

A second opinion holds that since it is legally binding, and fits into the parameters of the lender getting the borrower to repay more than the amount of money received, it is definitely included in the prohibition. To accommodate this view, the author has a remedy spelled out at the close of this short presentation.**

INVOLVEMENT WITH NON-RELIGIOUS JEWS IN *RIBBIS*

Lawyers and legal secretaries prepare interest bearing loan documents between two non-religious Jews – lender and borrower. This is definitely prohibited, as mentioned before in the first paragraph of this discussion. The prohibition even applies to notarizing such documents, since the notarization finalizes the validity of the document. There is no real remedy for this problem, except to get a non-Jewish lawyer and secretary to handle this work. A competent rabbinical authority should be consulted to ensure that the non-Jew should not become an agent of the first lawyer and secretary.

A FEE FOR CASHING CHECKS

A common practice, especially when sending checks to children living in Eretz Yisroel, is to have the checks cashed by a private person for a fee of 1 1/2% of the face value of check. The check casher gives $985 to the presenter of the check and approximately a week later receives $1000 when the check has cleared. A loan has transpired by giving the cash and waiting for repayment. The $15 is either interest, or a fee for services rendered.

The majority rules to permit this – that is, to consider the $15 a fee for services. They cite the fact that the check casher would charge the same $15 even if the presenter of check would wait for the cash and not have the week's use of the money, which proves that the $15 is not interest on the loan.

The minority rules to prohibit; they cite many early *poskim* who say that fees for services are usually determined by an hourly rate or by a flat fee. Any fee that is determined by the amount of money transferred ($15 for $1000, $150 for $10,000) cannot be a fee and must be viewed as interest, which is always charged according to amount of loan.

The majority answers that this is no longer the case; today we find many service industries that determine the fees charged by the total dollar amounts handled – brokerage of real estate, stock sales, etc. This majority view is the ruling followed by most, and this writer also agrees that it is indeed permissible.

(Many more areas were presented at the lecture; however, we cannot summarize them in the space allowed in this article.)

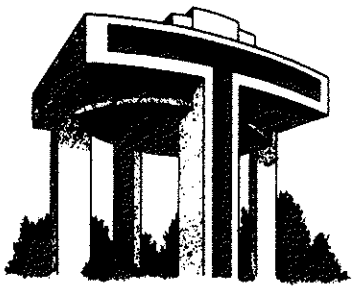
In conclusion, we must stress that the important and vital factor in dealing with this sensitive area is an ongoing relationship with a *halacha* authority with whom to discuss *ribbis* questions in business. Most times, that *Rav* will be able to structure the deal in a substantively different manner to make the transaction permissible.

For instance, in case #1, if both sides agree before the deal that the purchase made with a friend's credit card or mortgage will indeed belong to the friend (and not to the borrower), then whatever the friend charges the "borrower" will not be interest; rather it will be a permissible rental charge. For instance in case #2, a *hetter iska* can easily be drawn up by a rabbinical authority, which will allow the corporation to utilize the funds as an investment and not as a loan. The remedy is usually available; the needed ingredient is forethought and communication with the Rabbanim.

It is our fervent *tefilla* that the *mevakshei Hashem*, who seek guidance in conducting their lives – including their business and professional affairs – in consonance with Torah guidelines and values, will succeed in their, and our, quest for *haromas keren haTorah*. ■

* Editors Note: At the same session of the conference, Rabbi Yisroel Reisman presented this *psak*, which was issued by Rabbi Moshe Feinstein זצ"ל, as being widely accepted. – NW

**In the opinion of this presenter, it would seem obligatory to follow the majority who prohibit this type of loan.



MEHL CATERERS

Is Pleased To Announce That We Are Accepting Bookings For Your Simchas

At:

Terrace On The Park
Mehl Caterers

New Award Winning Chefs Featuring Nouvelle Cuisine With Traditional Tastes

Now With Largest Dance Floor In N.Y.C.
Check our 25th Anniversary Special Pricings

Call Mr. Irwin Mehl
at 718-263-1070 516-295-4748

Shlomo Chaim Resnicoff

The Secular Enforceability of a *Beis Din* Judgment

Other presenters[1] cogently articulated the contours of the *halachic* imperative to submit disputes to *batei din* rather than resort to secular courts. Alas, today's rabbinic courts often lack, as a practical matter, the independent power to effectively enforce their rulings. Although we pray that this temporary situation is soon remedied, this article emphasizes that in many instances, it is possible - and halachically permissible - to utilize the secular judicial system to enforce a beis din's decision. With proper planning, we can even have a secular court affirmatively order a person to fulfill his promise to have a dispute resolved by a *beis din*.

Why would American courts support the *beis din* process? Secular law realizes that the litigation system is terribly flawed and, as a result, federal and state statutes encourage the employment of alternative systems of dispute resolution, including the use of arbitration. When a written arbitration agreement is governed by such statutes, courts will specifically order parties to proceed to arbitration and will implement any arbitral awards. Indeed, secular support for arbitration is so strong that a New York Law Journal article likened the chances of overturning a properly obtained arbitration award to a snowball's chances of surviving *Gehinnom*.[2] American law regards an agreement to have disputes resolved by a rabbinic court as a rabbinic arbitration agreement and the dayanim as arbitrators.

Wouldn't enforcement of a rabbinic arbitration agreement violate some constitutional principle regarding the supposed separation of church from state? In most instances, the answer is "No." Religious Jews have the same right as anyone else to contractually agree to submit their decisions to arbitration and to have such contracts secularly enforced. A refusal to enforce a rabbinic arbitration agreement might be an unconstitutional deprivation of a religious Jew's right to contract.[3]

Each matter, however, involves many factual nuances and legal intricacies. For example, even though a case arises between parties located in New York, this does not necessarily mean that the New York arbitration statute, as opposed to the Federal Arbitration Act, applies. Before proceeding in any particular case, the parties and the *dayanim* should consult a licensed attorney who is familiar with arbitration law.[4] The purpose of this brief article is simply to highlight a few fundamental - and avoidable - problems that may arise because of ignorance of the law, often despite everyone's good intentions.

DRAFTING AND EXECUTING AN APPROPRIATE ARBITRATION AGREEMENT

To be statutorily enforceable, an arbitration agreement must be in writing and should be signed by all relevant parties. The agreement should clearly state whether a person is signing on his own behalf, as an agent for another person or on behalf of an entity, such as a general partnership, limited partnership, limited liability company or corporation. Anyone purporting to sign for another should warrant that he has the legal authority to do so and should produce satisfactory evidence of such authority. One of the many reasons why competent secular attorneys should be consulted is that they can provide critical advice in a particular case as to which parties are necessary and as to whether persons claiming to represent such parties have the legal authority to do so.[5] An arbitration award will not be enforced if it purports to affect the rights of persons who have not participated in or agreed to be bound by the arbitration.

In one case, a single member of a yeshiva's board of trustees signed a contract to sell a piece of land owned by the yeshiva. The other members of the board of trustees took the signer to a *din Torah*, and the *beis din* ruled that the signer had no authority to bind the yeshiva. Nevertheless, because the

Prof. Resnicoff, who teaches law at DePaul University College of Law, is a *musmach* of *Rav* Moshe Feinstein, זצ"ל, and learned in the Lakewood Yeshiva. He is a graduate of Yale Law School and Princeton College.

party who entered into the contract as purchaser of the property was not part of the arbitration, that party was not bound by the *beis din's* ruling.[6]

An arbitration agreement should specifically identify the *beis din* or the *dayanim* to whom any dispute should be submitted. Statutes may contain a "default mechanism" whereby the court will designate arbitrators if they are not named in the arbitration agreement. Nevertheless, whether rightfully or not, secular courts may balk at appointing arbitrators where a matter is to be considered in light of Jewish law.

As a practical matter, an arbitration agreement should ideally be drafted and executed *before* a dispute arises, because that is when the parties are most likely to sign it. There may be greater trust between the parties at this point than after the trouble begins. In addition, some *batei din* are known to take particular positions with respect to certain controversial *halachic* issues, such as the extent to which secular law is *halachically* significant. Because the parties may be unable to predict the precise problems that may arise, there is less reason to quarrel over the selection of a *beis din* at the outset than after the *halachic* issues are clear.

The agreement should be written in English, because this is the language secular courts will understand best. If a party does not comprehend English, the agreement should also be written in a language he does understand. The agreement should expressly authorize the arbitrators to base their award on Jewish law, on compromise close to Jewish law, or on what the arbitrators consider to be just. Such a clause should prevent an arbitration award from being overturned because the *dayanim* demonstrated "a manifest disregard of the [secular] law."[7] Because the arbitrators are unlikely to base their award on strict Jewish law (*din*), the agreement, for *halachic* purposes, should specifically provide that any decision made by a majority of the arbitrators shall be binding.[8]

Any reason why a *dayan* may be perceived as partial should be explicitly revealed, and the arbitration agreement should contain an explicit waiver by each of the parties of any such bias. A case involving a Monsey, New York, *beis din* underscores the need for complete disclosure. In that case, there was a reason why one member of the *beis din* may have been biased against a particular party. For purposes of its ruling, the court assumed both that this *dayan* had openly offered to explain the possible bias to the adversely affected party and that the party expressly waived such disclosure. Nevertheless, the court ruled that while a possible financial bias can be waived once it is disclosed, a party cannot effectively waive the disclosure itself.[9]

In order to be enforced, an arbitration award must be considered "final." One quite questionable Florida decision revealed how expansively this requirement could be (mis)construed.[10] In that case, the arbitration agreement stated that "[t]he decisions of this Arbitration will be legally binding upon us with no

BEGINNING ITS SEVENTH YEAR...

THE RABBINICS TRAINING PROGRAM

sponsored by:

NATIONAL COUNCIL OF YOUNG ISRAEL / YOUNG ISRAEL COUNCIL OF RABBIS and TOURO COLLEGE

The Rabbinics Training Program provides participants with specific training and reference materials, establishes a support and resource network of experienced and successful pulpit rabbis, provides an opportunity for direct observation and hands-on experience, and renders job placement services through the National Council of Young Israel's Division of Rabbinic Placement.

Session Topics Include:

Jewish Life Cycle, Counseling, The Jewish Wedding, Kiruv, Aveilut/Death and Dying, Drasha/Sermon, Youth Programming, The Field of Rabbanus, Contemporary Jewish Issues, Kashrus, Conversion/Adoption, Pastoral Care, Milah, Safrus, Professional Development, Synagogue Programming and Management

Those who successfully complete the course of study are awarded a *Post-Graduate Certificate in Advanced Rabbinics and Synagogue Management* from Touro College.

Program begins Oct. 20, 1999.

For information and an application, please contact the National Council of Young Israel at 212-929-1525 ext. 115 or ncyi@youngisrael.org

MANY PROGRAM GRADUATES ARE CURRENTLY IN RABBINIC POSITIONS

TOURO COLLEGE / NATIONAL COUNCIL OF YOUNG ISRAEL

CERTIFICATE PROGRAM IN NOT-FOR-PROFIT MANAGEMENT

This intensive and comprehensive program provides practical knowledge and guidance in various areas of not-for-profit management. Courses are taught by instructors who themselves are senior practitioners in the field.

Six distinct modules of four weeks each (96 hours) include:

- ◇ Introduction to Not-For-Profit Management
- ◇ Fundraising I: Solicitation
- ◇ Fundraising II: Special Events
- ◇ Public and Media Relations
- ◇ Leadership/Organizational Development
- ◇ Budgeting and Financial Management

Separate men's and women's programs are planned.

Class sizes are limited.

Program begins Oct. 19, 1999

For additional information and an application, contact Rabbi Ian Azizollahoff, Program Coordinator, (212)929-1525 ext. 286

recourse to any other authority whatsoever." Notwithstanding this language, two of the three *dayanim* acknowledged - one in deposition and the other in an affidavit - that the *beis din* award might be "incomplete," either because, in theory, a higher *beis din* might accept a case that was already ruled upon by a "lower" *beis din* or because the parties, under the terms of the agreement, would "have an opportunity to appeal the decision to a higher Jewish court." Consequently, the court refused to confirm the arbitration award. To minimize the possibility of such a result, the arbitration agreement should explicit state that any award is to be "final," that the parties waive any right to appeal, and that no other court - including any other rabbinic court - would have any right to review the award. *Halachic* authorities should be consulted as to whether any particular steps are necessary to ensure that such a provision is *halachically* effective.

CONDUCTING THE ARBITRATION PROCEEDING

Virtually all state and federal arbitration statutes incorporate - in one guise or another[11] - the requirement that the arbitration be conducted in accordance with secular notions of fundamental procedural fairness. An attorney should be specifically consulted as to which procedural rules may be waived, and it may be desirable for the parties, in the arbitration agreement, to clearly waive any objection based on noncompliance with these rules.

Some rules may not be waived. The New York statute, for instance, states that a party has a non-waivable right to be represented by an attorney.[12] This does not mean that every party to a *din Torah* must bring an attorney. Instead, it means that at any point in the *beis din* proceeding, a party may choose to have an attorney. Any prior agreement by the party supposedly surrendering the right to an attorney is void, and the *beis din* may in no way penalize the party for using a lawyer. The right to counsel includes the right to have the attorney produce and examine evidence, as well as the right to have the attorney present and cross-examine witnesses.

Another common problem is that prior to, or during, the arbitration proceeding, one or more of the *dayanim* may speak privately with one, but not all, of the parties. Such "ex parte" conversations can be fatal to the secular enforceability of an arbitration award - and may raise serious *halachic* questions as well. The secular problems may be minimized by including an explicit waiver in the arbitration agreement.

Secular - and perhaps *halachic* - problems also arise when a *dayan* independently investigates a dispute by, without the presence or permission of the parties, contacting witnesses (even "expert" witnesses who have no specific knowledge about the dispute but who supposedly have general knowledge about industry practices), visiting the scene of an accident or viewing purportedly damaged property. Although the *dayanim* may correctly or incorrectly[13] believe that such independent

בס"ד

BCC IS EVERY GIRL'S DREAM...

The Best Summer in Israel camping/touring program for frum girls ages 10-17

- ***6 weeks of over 22 Exciting Tours.*** *Daily Shiurim, Hiking, Climbing, Drama, Music, Dance, Arts & Crafts and the "**Ruach**" Which is the Hallmark of the **AMAZING BCC Program***
- ***On Campus:*** *Waterpark, Large Pools, Water Slides, Midreshes L'Mitzvos Hatluyos Baretz, Farm, Zoo, Sports Fields & So Much More!*
- *Join the Hundreds of Girls from around the world who have enjoyed touring Eretz Yisroel, with the Zelman Family since 1986.*

CALL FOR INFORMATION AND APPLICATION.

A SUMMER OF SPIRIT WITH A SPLASH OF EXCITEMENT

FEATURING: The Only "Kosher" Waterpark In The World

Camp Bnos Chofetz Chaim

623 Cortelyou Road, Brooklyn, New York 11218

(718) 282-6350 / 941-5500 • (800) 442-2295

*Directed by **Zishe & D'vora Zelman.***

ATTENTION

CORPORATIONS, INDUSTRY, FUNDRAISERS, SCHOOLS, PR, GOVERNMENT AGENCIES

Get your message across with optimum success, via a colorful, narrated portable video or slide show, with musical background, made just for you. Show it at meetings, conventions, recruitment, orientation, fundraising affairs, educational classes. It's not as expensive as you think.
Call for free demonstration and information.
(718) 941-5500

ZELMAN STUDIOS
AUDIO VISUAL SPECIALISTS
623 Cortelyou Road, Brooklyn, N.Y. 11218

investigations will more effectively yield the "truth," such practices may prevent the arbitration award from being enforced. Once again, however, it is possible that the parties may be able to effectively waive any applicable objection by a waiver in the arbitration agreement.

WHEN SECULAR ENFORCEMENT MAY BE UNAVAILABLE

For assorted "public policy" reasons, courts in different jurisdictions may not enforce certain arbitration agreements or awards. Thus, in many jurisdictions, courts will make their own independent determinations as to child custody or child support matters to ensure that the results are "in the best interests of the child."[14] Nevertheless, whether or not a particular *beis din* award is secularly enforceable does not affect the *halachic* obligation to submit the dispute to *beis din*.

There is considerable controversy concerning the enforceability of a prenuptial agreement to submit to a *beis din* the question as to whether, in a family dissolution context, a *get* must be given or received. While the highest court in New York ruled, by the slimmest of margins, that such agreements are enforceable, not all courts in other jurisdictions agree.[15] If they are to be enforceable, these agreements should be precise.[16] Ideally, they should specific the composition of the *beis din* to whom any dispute would be submitted.

CONCLUSION

Rabbi J. David Bleich explains that a person who wrongfully goes to secular courts rather than to *beis din* engages in a grave *chillul Hashem*. Such a person implicitly praises Gentiles and their beliefs, and it is as if he blasphemed, cursed and committed violence against the Torah.17 The contrary should also be true. One who eschews secular courts and submits himself and his disputes to *beis din* glorifies *Hashem's* Name and exalts and honors the Torah. With such *mitzvos*, come *berachos*. At present, if the *dinei Torah* are handled properly, we may in most cases use the secular courts as tools to help carry out the verdicts of *batei din*. We pray that we are soon *zocheh* to another *beracha*, the *beracha* that *batei din* regain the ability to enforce their own judgments. ■

[1] Rabbi J. David Bleich

[2] David E. Robbins, "Vacating Arbitration Awards," 9/22/94 N.Y.L.J. 1 (col. 1).

[3] See, e.g., Elmora Hebrew Center, Inc. v. Fishman, 125 N.J. 404, 413-414 (1991).

[4] The 12-page outline I distributed at the Conference, which contained numerous citations to specific cases, and the audio tape of my presentation, although hopefully useful, do not serve as an adequate substitute for speaking to a lawyer. An attorney may help a *beis din* establish a standard set of rules and procedures that would comply with all federal and state requirements.

[5] Attorneys could also assist in suggesting, or drafting, additional provisions that the parties or the *beis din* may consider desirable, such as clauses concerning the confidentiality of any information produced in connection with the arbitration, the time periods within which any arbitration award is to be issued, etc.

[6] Levovitz v. Yeshiva Beth Henoch, Inc., 120 A.D.2d 289 (2nd Dept. 1986). Other New York state or federal courts where the capacity in which someone signed - or whether all necessary parties signed - an arbitration agreement became an important issue include Mikel v. Scharf, 105 Misc.2d 548 (Kings Co. 1980);; Glauber v. Coren, 204 A.D.2d 389 (2nd Dept. 1994); Waldman v. Bausk, N.Y.L.J. 2/7/94 (p. 34, col.2); Sound Around, Inc. v. CE Electronic Sales Corp., 1998 WL 199871 (E.D.N.Y.).

[7] This ground is not mentioned in New York State's arbitration statute.

[8] See, e.g., R. Yitzhak Weiss, *Minchas Yitzchok* VI:158.

[9] Fein v. Fein, 160 Misc.2d 750 (Nassau Co. 1994).

[10] Ainsworth v. Schoen, 606 So.2d 1275 (Ct.App. 3 Dist. 1992).

[11] These requirements are sometimes designated as *a priori* procedural rules and sometimes as bases for overturning an arbitration award. They may appear explicitly in the statutes or they may arise in case law either interpreting or supplementing the statutes.

[12] See C.P.L.R. 7506(d), (f).

[13] Ex parte conversations with a witness may actually give rise to miscommunications that might have been avoided had the parties been present. Similarly, a *dayan's* ex parte investigation of a location or of property may cause him to reach erroneous conclusions. The current status of the location or of the property may not accurately reflect its respective condition before, at, or immediately after the event giving rise to the dispute.

[14] See, e.g., Glauber v. Glauber, 192 A.D.2d 94 (2d Dep't 1993).

[15] Contrast Avitzur v. Avitzur, 58 N.Y.2d 108, cert. denied, 464 U.S. 817 (1983), to Aflalo v. Aflalo, 295 N.J.Super. 527 (1996).

[16] Courts have cited lack of specificity as one of the reasons for refusing to grant specific performance based on the oral declaration at a Jewish wedding that the marriage is entered into according to the laws of Moses and Israel or on a *ketubah*, a written agreement, often in Hebrew and/or Aramaic, referring to the couple's financial responsibilities. See, e.g., In re Marriage of Victor, 177 Ariz. 231 (Ct.App. 1993). But see In re Marriage of Goldman, 196 Ill.App.3rd 785 (1990)(requiring specific performance based on a ketubah).

[17] *Shulchan Aruch, Choshen Mishpat* 26:1.

Digest of Meforshim

לקוטי בתר לקוטי

מהרה"ג שמואל אלטער זצ"ל

Available at

LEKUTEI

c/o Yitzchok Rosenberg
10 West 47th Street, Room 503
New York, NY 10036
(212) 719-1717

20 Volumes on Torah, Perek, Medrash, Megilos and Talmud.

Proceeds of sales distributed among Yeshivos and used for reprinting of volumes out-of-print

PRICE: $8.00 PER VOLUME
Pirkei Avos available

Uncle Moishy, Mordechai Ben David, and other top-of-the-line Jewish entertainers are available to visit seriously ill children

thanks to

שמחת חוה

לזכר נשמת

חוה בת ר' יעקב גאלדינג

A Chessed project run by
Agudath Israel of America
in conjunction with
Suki & Ding Productions
To set up an appointment, call:
(212)797-9000 Ext.42 • M-F, 9-5

Looking For A Business Partner?

Think Mifal Hashas

It's hard to find a good business partner. One who is motivated and dedicated. Who accepts responsibility. Who respects you totally for your talents and skills. One whom you can trust all the time, who looks after your interests as well as his.

The best business partner, says the Torah, is one who studies Torah. The merit of his study will rub off on you. Look it up. It's the Rashi on Yisoschor & Zevulun in Parshas Zos Habrochoh. Two brothers, together in a partnership conceived by their mother for the pursuit of Torah Excellence.

At Mifal Hashas, we've been matching partners for years. Mifal Hashas is an international organization dedicated to developing outstanding Torah scholars by helping them to master "Gantz Shas". Thousands of students of Shas receive monthly stipends from donors like you when they pass rigorous monthly tests. But as the number of students grow from year to year. so must our pool of donors/partners grow.

Mifal Hashas

מפעל
הש"ס
העולמי
לעידוד ליומד
ולידיעת הש"ס

The Best Business Partners For Your Business

Yisoschor/Zevulun Partnership

I would like to become a partner in the wonderful work of Mifal hashas by contributing

- ❑ $150 per month as a Shutaf HaTorah*
- ❑ $100 per month as a Parnes HaTorah
- ❑ $50 per month as a Tomech HaTorah
- ❑ $36 per month as a Mokir HaTorah
- ❑ $18 per month as a Chai Supporter
- ❑ $ _____ other

Name _____

Address _____

Telephone _____

* The cost of supporting one scholar.

Any and all contributions to "Mifal Hashas" are tax deductible and most appreciated.

MIFAL HASHAS, 4415-14th Ave., Brooklyn, NY 11219 (718) 436-7790

MIFAL HASHAS is an international, non-profit organization dedicated to the development of outstanding Torah scholars. It administrates and directs the study and examination process of the entire "shas", and dispenses monthly stipends to only those who excel.

Jumpstart

EARLY INTERVENTION

A Division of Women's League Community Residences, Inc.

Serving delayed infants & toddlers, in the Brooklyn / NYC area.

SERVICES PROVIDED:

- OT, PT and Speech Therapy
- Special Instruction
- Nutrition, Vision Therapy, Assistive Technology
- Psychological Counseling / Social Work Services / Parent Training
- Respite
- **Unparalleled Service Coordination**
  (small caseloads with personal attention by experienced case coordinators)

Our comprehensive evaluations and therapies are performed free of charge, in the privacy and convenience of your home!

Sheindel (Jeanne) Warman
EXECUTIVE DIRECTOR

Pinchus Lerner Ph.D.
CLINICAL SUPERVISOR

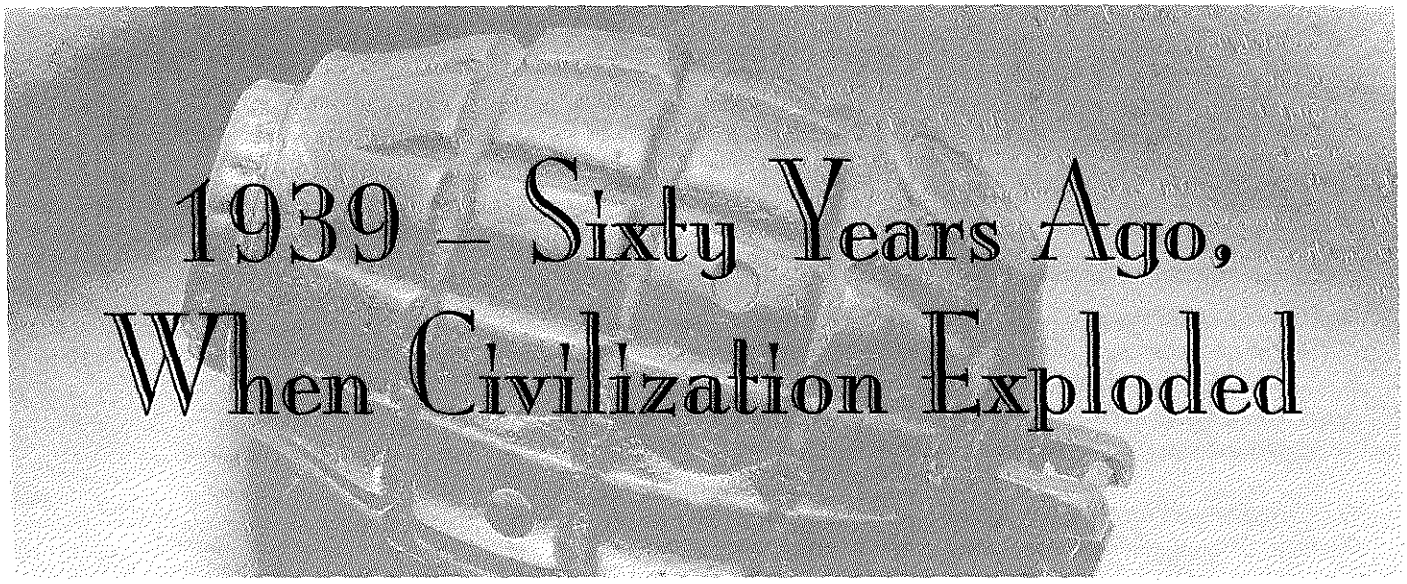
For more information please call

718-853-0900

Approved by the Department of Health and the OMRDD

This early intervention program is funded and regulated by the New York State Department of Health, and in New York City, by the New York City Department of Mental Health, Mental Retardation and Alchoholism Services.

DC DESIGN 732.901.4784



1939 – Sixty Years Ago, When Civilization Exploded

As the clouds were darkening over a world soon to be engulfed by destruction, the continent of Europe was in the midst of deep moral upheaval. The arch-monsters of the twentieth century had already overtaken much of society. The virtues of freedom and ethics were being severely mutilated by Stalin and Hitler. Humanity was entering its most painful period.

In Russia, the once-appealing idea of liberating the proletariat had degenerated into brutal dictatorship and mass slavery, millions dying or suffering persecution. Truth and Justice were cynically corrupted. Terror was the rule of the day causing disfunction in the entire social fabric. The spirit of life was at low ebb. Further west, in Germany, there appeared an even more ominous specter; a rabid racist had captured the reins of power, spewing tyranny and hatred inside his country and without. Some of his neighbors were already subdued, and the fist of military might kept all of Europe petrified.

The rest of the world did not fully comprehend the impending menace to civilization. The two terribles even had their sympathizers and defenders. Out of weakness and fear, the Western democracies sought to placate Hitler, feebly hoping to buy "peace in our time," only to whet still more his appetite for aggression, oppression and genocide.

Such was the state of European affairs at the eve of disaster. Law and decency were crumbling as shameless evil held all in sway. In retrospect, we stand in amazement that the millennium's greatest villain arose from a society that had prided itself on reason and culture.

How did the same country that, a short while earlier, had represented liberalism and social progress, spin itself into a dictatorship of repression and brutality? How did a few hate-filled rabble-rousers succeed within a few years to mesmerize and mind-control an entire nation of people?

The historical assessments offer few logical answers. Believing Jews do know, however, that History is determined and controlled by Divine Providence. It was the Hand of *Hashgacha* that brought Europe and the world to its juncture in 1939. The world had fallen to a state where G-d allowed the forces of evil to overwhelm Humanity. The war and holocaust that ensued are shrouded in the mysteries of *Tochacha*, cosmic misfortune and curse that are mentioned in the Torah prior to the advent of redemption. They are part of *hanistaros laHashem Elokeinu*, the concealed known only to G-d.

But there are lessons and glimpses to be discerned from Providential behavior. One is struck by the irony that civilization was brought down by its own standard-bearers. The nation that spawned humanism and cultural emancipation, the guideposts of Western-German-philosophy, was the same nation that betrayed those ideals and begat a generation of murderers. What happened to the proud heritage of the Renaissance, to all the sweetness and light that European "Kultur" proclaimed? Undeniably, the Kultur of secular humanism did little to save the world from catastrophe. Neither did the religion whose seat in Rome quietly ignored the horrors and moral breakdown. When civilization exploded in 1939, its myths exploded as well.

The lesson from the two explosions is etched in oceans of blood, but its message is unmistakable: Man without G-d at Sinai, without Torah as the compelling moral directive of human behavior, stands but a step away from a beast. And that is where much of mankind stood sixty years ago. ■

Yud Pnnini is the *nom de plum* of a Rabbi in the Northeast corridor of the United States who will be contributing his thoughts to *The Jewish Observer*, from time to time.

NEGINAH ORCHESTRA
1537 50th Street,
Brooklyn, NY 11219
(718) 854-2911

LEGAL NOTICE BY ORDER OF THE COURT

To victims of Nazi persecution and their heirs who may have claims against Swiss Banks or other Swiss entities relating to the Holocaust:

Swiss banks agreed to pay $1.25 billion U.S. dollars to settle legal claims relating to the World War II era conduct of Swiss banks, Swiss businesses, and the Swiss government ("Swiss Entities").

The United States District Court for the Eastern District of New York (the "Court") will hold a hearing on November 29, 1999, to decide whether the Settlement should be given final approval.

Note that you may be included even if you did not have a Swiss bank account, and that this Settlement is different from the Swiss Humanitarian Fund.

Who Is Affected by the Settlement

You are affected by the Settlement if you fit into one of the following five Settlement Classes. Four Classes consist of "Victims or Targets of Nazi Persecution" (any individual, business or group persecuted or targeted for persecution by the Nazi Regime or its agents, because they were or were believed to be **Jewish, Romani, physically or mentally disabled or handicapped, and others not listed here****), AND who:

1. Had assets on deposit with any Swiss bank, investment fund, or other custodian, prior to May 9, 1945, OR
2. May have claims against Swiss Entities relating to assets looted or taken by the Nazi Regime*, OR
3. Performed slave labor for entities that may have deposited the revenues or proceeds of that labor with or transacted that profit through Swiss Entities, OR
4. Unsuccessfully sought entry into Switzerland to avoid Nazi persecution, or after gaining entry, were mistreated, and may have related claims against any Swiss Entity.

** The Settlement affects other groups not listed in this publication. For a complete description request a Mailed Notice.

The fifth Settlement Class includes any individual, whether or not a Victim or Target of Nazi Persecution, who performed slave labor in a work site, wherever located, owned or controlled by a Swiss Entity.

All Settlement Classes include heirs and successors of the persons and entities described above.

Even if you're not sure whether you are a member of one of the Settlement Classes, you should request a Mailed Notice and Initial Questionnaire. For example, if you performed slave labor, you may not know whether revenue or proceeds of that labor were deposited with Swiss Entities; you may still be a Settlement Class member.

How and When Claims will be Paid

No claims process or Plan of Allocation has yet been established. The Mailed Notice explains how you can make suggestions.

To receive further notice of a claims process, and ensure that you are able to file a claim, you must either mail a request for such notice to the address below, or complete and return the Initial Questionnaire attached to the Mailed Notice.

If the Court gives final approval of the Settlement, a Plan of Allocation will be adopted and the Fund will be disbursed. **Not all Settlement Class members who apply will be eligible to receive payments.**

If You Do Not Want to Participate

If you do not wish to participate in or be bound by the Settlement, you must exclude yourself by writing a letter so indicating, to the address given in the Mailed Notice, by October 22, 1999. If you do not, you will be barred from prosecuting any legal action against Swiss Entities relating to the settled disputes. If you exclude yourself, you will NOT be able to claim a portion of the Fund.

How to Comment or Object

You may comment on the terms of the Settlement by October 22, 1999. The Mailed Notice describes how to submit comments or objections. You have the right to appear at the November 29, 1999 hearing in person or through counsel, although you do not have to.

Who Represents You

The Court appointed attorneys as Settlement Class Counsel, and appointed Settlement Class Representatives, including Holocaust survivors, the World Jewish Restitution Organization ("WJRO"), and the World Council of Orthodox Jewish Communities. You do not have to personally pay the Court appointed attorneys. Certain attorneys will apply to the Court for reimbursement of their costs, up to about .2% of the Fund. Certain Plaintiffs' attorneys will also apply for fees, up to at most 1.8% of the Fund. The Court may award a lower amount. Most attorneys will not apply for fees, and counsel for the WJRO will not apply for fees or costs.

Getting More Information

To learn more, fill out the request form below, call toll free 1-888-635-5483, or visit the website http://www.swissbankclaims.com

Send me the Mailed Notice and Initial Questionnaire.

Name _____

Address _____

_____

City _____

State _____ ZipCode _____

Country _____

Preferred Language _____

This is NOT a Claim Form. Please mail this to:

Information
Holocaust Victim Assets Litigation
P.O. Box 8300
San Francisco, CA 94128-8300
U.S.A. US-ENG-JOMA

1-888-635-5483
www.swissbankclaims.com

Scope of Release

The Settlement of this case (In re Holocaust Victim Assets Litigation, Master File No. CV-96-4849) concludes all legal actions and disputes against Swiss Entities relating to the Holocaust, World War II, Victims or Targets of Nazi Persecution, the Nazi Regime, treatment of refugees, or any related thing. The term "Swiss Entities" (or "Releasees") includes Credit Suisse and UBS AG (successor to Union Bank of Switzerland and Swiss Bank Corporation), and their former and current corporate parents, subsidiaries, affiliates, and branches; the Swiss National Bank; other Swiss Banks; the Swiss Bankers Association; the Swiss Confederation (including the Swiss government); all business concerns headquartered, organized or incorporated in Switzerland as of October 3, 1996; and certain other affiliates of Swiss concerns described in the Mailed Notice. Certain claims against various Swiss insurance companies listed in the Mailed Notice are not included in this Settlement.

* The second Settlement Class also includes claims against Swiss Entities relating to "Cloaked Assets," which are assets disguised by a Swiss Entity for the benefit of an Axis company or person associated with the Nazi Regime, between 1933 and 1946.

The ensuing pages introduce a series devoted to a phenomenon of historical moment to Torah Jewry: the continual flow of Baalei Teshuva into our ranks, which has changed the face of Klal Yisroel. The truth be told, it has taken everyone by surprise. Non-observant Jews are befuddled by the allure that traditional Torah life has for the thousands who have abandoned a secular value system. And the Torah world has been challenged by the intensity and sense of wonderment that baalei teshuva bring to their new-found Torah way of life.

A young man once came to the Gerrer Rebbe זצ"ל (the Beis Yisroel) in Jerusalem to seek a beracha. The Rebbe asked the young man where he was from and which yeshiva he attended. The young man replied that he was from America and that he was learning at Yeshiva Ohr Someach (one of the great learning institutions directing its efforts to baalei teshuva). He then noted, "But Rebbe, I am not a baal teshuva." The Rebbe's response was quick and penetrating. "And why not?"

The Gerrer Rebbe's words were brief, with meaning on two levels. First, every Jew should be a baal teshuva in the classic sense of that word, "returning" to higher standards of observance. But there was a second message that he sought to convey. He also meant to ask the young man why he did not bring to his Torah life the enthusiasm, freshness and inspiration that is so clearly evident in baalei teshuva.

The articles that will follow in forthcoming issues promise to be poignant and deeply moving. But more important, they teach and educate. Ultimately, they call on us to make certain that there is no "us" and "them." There is only a "we" – a Klal Yisroel that is multi-faceted, sharing perspectives of different life experiences – but united by the one experience that binds us all: ma'amad Har Sinai, receiving the Torah at the foot of Mount Sinai.

Silent Anguish TANGIBLE GROWTH

I. THE HURDLES

I used to feel quite upset that *Hashem* didn't simply create me frum from birth. Why make me go through a decade of agonizing difficulty? There has to be a reason. I step up onto a plateau in my arduous climb: The view is exquisite; the air, invigorating. There is much more to climb, but significant parts of the mountain finally stand below me. Yet, as I cast my eyes down, proud at how far I have come, I can't help but notice the multitude of Jews clambering up, slipping, struggling. My heart aches. Throwing down one simple rope could be the difference between their success or failure. Only there are so many of them, and just one of me.

I understand their struggles intimately. I know the rocks and crevices that line the road. By far, the biggest obstacle for *baalei teshuva* is lack of knowledge. No matter how much time and effort you devote to Torah study, there are simply so many things to know, and most of what you don't know, you don't realize that you don't know until it is too late. For example, with no prior warning, everyone rushes out of the *shul* leaving me bewildered and red faced. (My first experience of the *Yizkor* Service.) I chat amiably with the Rabbi, sipping my sports bottle, only to find out later that it had been a minor fast day. I stand poised to grind pepper over the *shul* president's salad in my home, only to be kindly informed by him that Jews don't grind on *Shabbos*.

Embarrassment is only a small fraction of what a *baal teshuva* must endure in the long trek home. There was the constant challenge to learn every possible custom for upcoming holidays so our guests wouldn't think I was ignorant. Becoming *Shomer Shabbos* was torturously difficult as we struggled each week to add one more *mitzva*, trying to understand what *Hashem* wanted from us. We kept the restrictions with blind obedience – only over time did it become something we actually enjoyed.

Mrs. Ross, who lives in a large Jewish community outside of New York, has had articles published in numerous national publications. This is her first appearance in *JO*.

There is the trial I continually face defending myself to non-religious parents and siblings who feel that I am rejecting them and my upbringing, or worse, that I have joined a cult or lost my marbles.

By the time I threw away my slacks, got rid of my TV, covered my hair, ate only kosher foods, learned to keep *Shabbos*, sent our kids to Orthodox day schools, learned Hebrew, learned to *daven* and observe all of the Jewish holidays, it's the spiritual equivalent of climbing Mt. Everest — only I didn't have a Sherpa guide to lead me every step of the way.

The Learning Curve

Over the past ten years, the frustration of wanting to grow but not knowing what I should be learning or how to learn it has been agonizing. I always felt a bit abandoned. Most of my learning came from books, which I devoured dozens at a time. But books have their limitations. For instance, many *halachic* books focus on the negative commandments, describing what you cannot do. Without personal guidance in terms of application, this is not the most stimulating reading.

I had a slew of tutors to whom I am very grateful. But I must say that I had to work very hard to schedule that help. It's not that people didn't care — they most certainly did. They were just understandably very busy, and tutoring me, by necessity, had to fall to the bottom of their priority list.

I'm sure if we had realized at the time that just inviting me over to hang around would have been the greatest help of all, they would have done so joyously. But another problem was that I think they felt that they had no clear guidelines of what to teach a *baal teshuva*, nor how to support my growth. When I first started learning, I had a teacher who taught me the complex laws of Temple sacrifices. Here I was studying these intricate laws before I even knew how to *kasher* my kitchen.

This well-meaning woman, so kind and patient, had no idea what I should be learning. And of course, neither did I. I was fortunate to be inspired by many rabbis, and relied on several during my growth process, but how many times a day can you call the same rabbi and feel comfortable? I certainly did not want to overstay my welcome with anyone. *Shiurim* and lectures were also valuable in my learning, but they did not help me with personal issues, nor answer many of my *halachic* questions. If I could have skipped off to Israel to learn in yeshiva for a while, it would have been a whole lot easier.

But, like many *baalei teshuva*, I have had to schedule all of my learning between carpools, cooking and working for a living. Nothing was easy. Not physically, intellectually, emotionally, nor spiritually. True, each battle won gave me a sense of triumph, and my character growth was very fulfilling, but there was always so much more in front of me to accomplish. And besides all of the physical changes to our lifestyle, it took a bit of time to get over the all-pervasive Western fantasy that having more things and the freedom to do whatev-

מפעל גומלי חסד

מוסדות החסד שע"י חסידי בויאן

MIFAL GOMLEI CHESED

Chesed Institutions of Boyan

4815 15th Avenue, Brooklyn, NY 11219

IMPORTANT

We are happy to announce that our

10TH ANNIVERSARY GALA DINNER

will בעזהי"ת *take place on*

SUNDAY EVENING, NOVEMBER 7, 1999 · כ"ח חשון תש"ס

at LE CHATEAU *in* BROOKLYN.

Mr. Yaakov (Yaty) Weinreb
Dinner Chairman

Mr. Shimon (Steve) Adelsberg
Executive Committee Chairman

PROMOTERS OF AHAVAS YISROEL & CHESED

Rabbi Yisroel Friedman
Son of Boyaner Rebbe zt"l

Rabbi Menachem Brayer
Son-in-law of Boyaner Rebbe zt"l

Mr. Isaac B. Friedman
Son of Boyaner Rebbe zt"l

Rabbi Syshe Heschel
Son of Kapishnitz Rebbe zt"l

Rabbi Yitzchok M. Shapiro
Son of Gwodzitz Sadigur Rebbe zt"l

Rabbi Shmuel Zanvil Scharf
Son-in-law of Sadigurer Rebbe shlit"a

Mr. Yitzchok Friedman
Grandson of Sadigur Riminov Rebbe zt"l

Rabbi Mendel Hirsch
Grandson of Sadigur Riminov Rebbe zt"l

Rabbi Yehoshua Rabinowitz
Journal Chairman

Sponsorship of Daily Planner	36,000	Ruby Page	2,500
Pillar of chesed	25,000	Gold Page	1,800
Guardian	18,000	Silver Page	1,000
Founder Page	10,000	Full Page*	500
Benefactor Page	5,000	Half Page	360
Diamond Page	3,600	Quarter Page	180
		Greetings	100

Dinner reservations are $360 per couple • *Your full page ad entitles you to dinner reservations for two.
Dedication of a specific date in the Daily Planner journal for yahrzeit or other occasions, $360.
Your full page ad includes a privilege of date dedication.

For more information please call our office at: (718) 853-2733, Fax: (718) 871-7721

er I wanted would bring me serenity and happiness.

The Difficult Challenge

I am not alone in finding the *baal teshuva*'s challenges difficult. A nationally recognized surgeon, who is also a *baal teshuva*, told me about the time he was *davening*, when suddenly everyone in the *shul* broke into little clusters. Perplexed, he just stood there, thoroughly embarrassed, unsure what was going on. Finally, he quickly gathered his *tefillin* and left. This man had overcome so many difficult challenges just to be standing in a *frum shul* in the first place. It is a shame that not one person came to his rescue to invite him to join them or to explain what was going — that they were doing *Hataras Nedarim*, the nullification of vows on *Erev Rosh Hashana*.

Granted, no one was deliberately trying to embarrass him, but you can imagine how hard it must have been for this very competent man to set foot in that *shul* again.

Unfortunately, many *baalei teshuva* do not know how to ask, or are afraid to do so. A man called me *Eruv Succos*, practically in tears. He simply wanted to know whether he was supposed to bring his *lulav* and *esrog* to *shul* that evening. He was horribly afraid of doing the wrong thing.... Another very observant woman won't go to *shul* at all for fear that her lack of *davening* prowess will subject her to judgment in other areas of *Yiddishkeit*.

One woman who lives near me is the epitome of strictness in keeping Jewish law. She once confided to me that she would love to deepen her knowledge of the practical *Halachos* of *Shabbos*.

However, she feared that any learning partner might discover that she was less knowledgeable than people assumed and might cease to eat in her home. What a gift this woman is to the entire community — the guests she brings in, the *chessed* she does. If such a special lady could be thwarted from learning for fear of judgment and embarrassment, consider those even less committed to Torah than she.

How fortunate is the person who is born *frum*! What has takes us a lifetime of difficult study, they know in their sleep by the time they are twelve. It is difficult that there are people who, by the grace of *Hashem*, were born to Orthodox mothers, who look at us, the unfortunate ones who had to claw our way back into the fold, as if we are to blame for not knowing enough. The fact that we don't know enough already causes us such pain and suffering. Perhaps they should view *baalei teshuva* in the way they might admire a great-great-grandparent who may not have had a formal education, but cleaved to the Torah just the same.

It is also helpful to understand that *baalei teshuva* often suffer from loneliness. Their lifelong support network of friends and relatives suddenly has very different values and lifestyles from their own. The amount of effort it takes to maintain the relationship when everything you have in common has changed, is mammoth. Having a simple meal together at a fast food restaurant is no

~ THE PERFECT SETTING FOR A PERFECT STAY ~

Avenue Plaza Hotel
CONFERENCE CENTER

- Exquisite details interior setting
- VIP presidential Deluxe accommodation
- Luxury bridal suites
- Complimentary buffet style breakfast at our elegant **Plaza Dining Restaurant** *open to the public (call for hours)*
- Just 1/2 hour from all parts of Manhattan & major airports conveniently located near famous shops, Shules & transportation routes

GRAND OPENING
OF THE
Avenue Plaza Hotel
"EVERYTHING YOU SEEK & MORE THAN YOU CAN IMAGINE"

Located in the heart of Boro Park, the Center of Brooklyn's Largest Orthodox Jewish Community

DREAM DESIGNS / 718-388-8455

4624-13th AVENUE, BROOKLYN, NEW YORK
WE LOOK FORWARD TO ASSIST YOU. FOR INFORMATION & RESERVATION CALL US AT:
718-552-3200 OR FAX: **718-552-3276**
TOLL FREE: **1-877-4-PLAZA-9**

longer possible, going to some type of entertainment has lost its appeal, and the *baal teshuva* is blamed for disturbing the status quo.

Becoming *frum* with these obstacles is definitely not easy.

The Burning Flame of Torah

So why do baalei teshuva persist? Because once you know the emes, you cannot go back. Every Jew has a burning flame inside, and once that flame is fanned and begins to grow, more learning just makes that flame grow larger and larger. And on the practical side, anyone who has had the privilege to take part in a traditional Shabbos meal with an Orthodox Jewish family can only feel deep pangs of longing to have what they have. There is closeness, a harmony, an exquisite beauty that is so all-pervasive and genuine. I challenge any sincere person with a sense of what is good to be able to resist its power and allure.

After all of the horrendous persecution Jews have endured during this century, you would think people would be running as far away from Judaism as possible. Yet miraculously all of these Jews are clamoring to follow Torah. Maybe our final hurdle to *Moshiach* is reaching out to our secular brothers and sisters, and welcoming the *baalei teshuva* home with a full heart and an outstretched arm.

II. DOING OUR PART

Kiruv organizations do a superb job of bringing people back to traditional Judaism, but for the most part, they only bring Jews to the front door. Baalei teshuva painfully sever themselves from their past, and then have no guidance or support about how to proceed because the outreach workers have generally moved on to someone less observant. These newly committed Jews are now dedicated to a Torah way of life, but they are left alone to figure out what that means. They desperately need our help.

Bringing Jews home must be done one Jew at a time. Every *baal teshuva* needs personal guidance from a role model, and every *frum* Jew should consider it a personal obligation to help in some way. It is often easy to be so caught up in our own lives that we fail to lend them a hand. But don't we owe it to the Jews who sincerely want to grow in Torah to do whatever we possibly can do to help them? We may not feel qualified to help, but how many of us are really qualified for any *mitzva*? It's often very difficult to make a *shiva* call, but we go anyway.

How often do we jump out of bed excited to get our families ready for a busy day? Yet we do it with love in our hearts, anyway. Like most *mitzvos*, the great *mitzva* of helping our fellow Jews is not an easy one. Being *mekarev* people takes time and patience. We may not know how, and it may be uncomfortable for us at first, but if our efforts come from our hearts, somehow *Hashem* will help us to make a difference.

The best way to understand what you might be able to do is to put yourself in a *baal teshuva*'s shoes. For instance, how would you feel if you had never been to a Purim *seuda* before and didn't know what was expected of you? How would you feel if everyone was singing joyfully and you didn't know the words?

How would you feel if you didn't know anyone and no one talked to you? How would you feel if you were the last one at the table still *bentching* while everyone else has long since left the table or broken into conversation? Empathy is the start of action. Even if it only means that you ask someone to sit next to you, or you simply say hello warmly, or you compliment their outfit. Having an appreciation of how they may feel will help you to help them.

I will never forget going to my first Orthodox wedding. I felt as if I had stepped onto a different (albeit wonderful) planet. I knew no one, felt horribly uncomfortable, and had this weird feeling that everyone was staring at me. *Was I wearing the right clothes? Would I slip up somewhere due to my ignorance of the appropriate social protocols?* On her eldest daughter's wedding day, the mother of the bride came right up to me and pulled me onto the dance floor for a private dance. I was so happy that I cried. What a beautiful *chessed* she did by being sensitive to my insecurities.

It doesn't take much to make a difference.

Overcoming Fears

We observant Jews must realize that our own fears are the greatest obstacle to bringing world Jewry back to Torah. The question is, are our fears really well-found-

BE PART OF AN EXCEPTIONAL EXPERIENCE ENJOYED BY HUNDREDS EACH WEEK!

At home - in the car - or whenever the time is right for you, experience the flavor and excitement of a Mussar Shmuess that inspires hundreds of Bnei Torah weekly at the foremost Makom Torah of our times.

The beis medrash Shmuessen given at Beth Medrash Govoha, Lakewood, by the Mashgiach, HaRav Mattisyohu Salomon שליט"א, are now available to the general public on tape via a convenient subscription program.

Through your annual subscription, you will receive an audio tape of each Shmuess given, delivered right to your door. You may also order from a collection of past Shmuessen given at the Yeshiva in series form.

Call today for a list of topics currently available:
732-901-3111 ext. 8273 (TAPE) / Fax 732-886-5053.

BETH MEDRASH GOVOHA AUDIO
617 SIXTH STREET - LAKEWOOD, NJ 08701

ed, or are we insulating ourselves at our fellow Jew's expense? A good friend listened to my kiruv suggestions and responded, "Of course I'd like to help a *baal teshuva* family grow. But I have to admit, I wouldn't want my children to play with their TV-watching children." I can certainly relate to this as I even worry about what my kids might inadvertently see while walking past the TVs in department stores. But, supervised and in our own homes, how better to teach our children the strength of Torah than to have them teach it to other children? I once witnessed a small child holding out a lollipop and patiently teaching the "*Shehakol*" blessing to another child. Will that little teacher, or for that matter, the student, ever be the same?

Recently, I stood by as a *baal teshuva* was lamenting to a Rabbi, "Nothing I do will ever be good enough. I finally became completely kosher, and now a child wouldn't play at our house because we don't keep *Cholov Yisroel.* We move in one direction, and they move farther to the right, not to mix with us."

The Rabbi wisely explained that what this woman interpreted as snobbery was in actuality fear. *Frum* people guard their Torah lifestyle very carefully because the secular world gives them a great deal to worry about. Even though they want to reach out and help, they may fear that they will be unable to protect their own families from undesirable influences.

This fear is understandable and to be admired. However, the Rabbi also pointed out how important it is that we reach out to our fellow Jews. The answer then is that we must do *kiruv* with forethought. For example, upon inviting a family for *Shabbos* lunch, we might suggest certain attire that they would feel most comfortable in. We might let them know that we are happy to answer all of their questions privately, but to try to maintain modest conversation at the *Shabbos* table. By trying to be as kind as possible, your concerns about your own family will hopefully inspire them with the *kedusha* surrounding a Torah family.

A blessed family that works tirelessly to bring Jews back into the fold was recently chastised by a member of their *shul* for having such diverse personalities at their *Shabbos* table. He asked them, what kind of atmosphere was that to raise a family in? The daughter of the *kiruv* family is warm and accepting, with a personality I associate with *Sarah Imeinu.* I don't think it is a coincidence that she is so special. Our children can only benefit from our efforts on behalf of *Hashem*'s holy people.

Hashem Gave His Word

Hashem gave us His word: We will never be harmed in the course of doing a *mitzva.* If we reach out to *mekarev* people, *Hashem* will protect us. A few years ago, I had a nonreligious family over for *Shabbos.* We spoke in depth at the *Shabbos* table while our children played in back. I could see that much of what we said was being absorbed by the couple's thirsty *neshamos.* It was such a pleasurable afternoon that they even stayed through *Havdala.*

בס"ד

We extend our heartfelt מזל טוב wishes to
Rebbetzin Sora T. Bulka,
Rabbi Yeshaya Levy, Mrs. Gittie Neufeld,
and the outstanding and dedicated מחנכים and faculty of

The Soille Bais Yaakov High School

Seminar Bais Yaakov Hechadash

Upon their relocation to
2600 Ocean Avenue, Brooklyn, NY
(between Ave. U & V).

A NEW LOCATION WITH CONTINUED DEDICATION TO EXCELLENCE IN לימודי קדש AND GENERAL STUDIES.

Best wishes for Hatzlacha to all our new Seminary students.
Professional Training Classes will begin אי"ה after Succos.
Call immediately for late registration.

ברגשי שבח והודאה להקב"ה
We welcome this opportunity to grow and אי"ה build a new state-of-the-art campus meeting the needs of all our talmidos. The current, but newly renovated, site houses our state-of-the-art computer room, science lab, library, art room, classrooms, and more.

בברכת גמר חתימה טובה
The Board of Directors and The Building Committee

RESERVE THIS DATE:
High School Open House
Sunday, October 24
י"ד חשון

2600 OCEAN AVENUE, BROOKLYN, NY 11229
718.769.8160

They were lovely guests, but they left us with an unwanted gift that we discovered the following morning. Our young son formed his hand into a gun and began shooting at his sisters. I understood that he learned this from the visiting children the previous day. I was horrified. How could I have been so foolish, so wanton with my baby's *neshama*? How could I let my child be a *korban* so that this family might return to Torah? I chastised myself unmercifully.

And then something incredible happened. I sat down with my son to explain that guns were bad, that people died from them, and that they were not appropriate for game playing. He asked me if I was forbidding him to play guns. Somehow, *Hashem* gave me the wisdom at the moment to say No, that it was his own choice. He thought long and hard, and then quietly announced his decision not to play guns anymore. I later found him sitting on the couch explaining to his little sister that guns were bad, and why. Not only did *Hashem* protect me while doing the *mitzva* of *kiruv*, but he gave my family a very precious gift: my son learned how to protect his own *Yiddishe neshama.*

In our effort to reach out, we can never tell what fellow Jews' barriers to Torah are until we dare to bring them close.

A family I know lives near an elderly Jewish woman who displays great disdain for religiosity. On Shabbos, she loudly revs the engine of her car, publicly proclaiming her desecration of the Shabbos.

The young wife convinced her reluctant husband to invite the woman to their Rosh Hashana seuda. While she was pleased to have their invitation accepted, she worried about the impending meal because of the importance of having only Torah discussions at the Rosh Hashana table.

To her surprise, the elderly woman did not speak a single word during the entire dinner. The older woman just listened as the children related their divrei Torah and answered their Abba's questions. She watched as the whole family sang, and she ate the lavish meal. As she parted, she pulled my friend aside and said, "I have always hated Jews acting like Jews. That's how we always attract attention to ourselves and get into trouble. But I'm glad I saw your family before I die. Now I know that our surviving wasn't in vain." My friend looked at her quizzically.

The woman pulled back her sleeve to reveal a concentration camp number tattooed on her arm.

Reaching Out With Understanding

Even if you want to help, it isn't easy. People have their own personalities, and not everyone may want your help. Or worse, they may be insulted that you assumed they did not know something. Or the two of you simply may not jibe and they need to be introduced to a friend who will suit them better. But for the most part, most *baalei teshuva* welcome your assistance and friendship. Often they feel a sense of inferiority, an absence of acceptance, and a lack of belonging.

They feel inadequate because of a lack of knowledge, and even if they are not looked down upon by *frum* Jews, they feel as if they are. By showing genuine

"I wish I could speak to a frum therapist on the phone without giving my name."

You can! Just call The Yitti Leibel Helpline.

HOURS:
Monday-Friday.....8am -12pm
Monday-Thursday.....8pm -11pm
Sunday.....9am -12pm, 9pm -11pm
Extra hours Sat. night.....7pm - 9pm

718-HELP-NOW
(718)435-7669

Chicago .....(800) HELP-023
Lakewood .....(732) 363-1010
Cleveland.....(888) 209-8079
Baltimore.....(410) 578-1111
Morris, Union, Essex & Middlesex counties in NJ.....(877) 4-LEIBEL

For addiction problems call our addiction therapist, Wednesdays 11:30pm to 1:30am

Thinking of Moving for Jewish Growth Opportunities?

Begin Thinking Milwaukee

Sherman Park Jewish Initiative

Full Service Community	*Total Torah Community*
•Healthy Job Market	•Cheder
•Affordable Housing	•Bais Yakov
•Nurturing Community	•Yeshiva Gedola
•Learning Opportunities	•Kollel
•Shomer Shabbos Medical Residencies	•Mikveh
•Community Activities	•Eruv
	•Wisconsin School Tuition Vouchers For Qualifying Families

The Torah Community of Rabbi Michel Twerski Invites Your Interests 1-800-226-3129

respect for how strong they are to take on the challenge of becoming religious, you will help to eliminate these feelings and help them to feel good about themselves and their chosen path. That is one of the best things you can do to strengthen their determination to grow.

The good news is that we need not change our schedules to make helping *baalei teshuva* a priority in our lives. We can invite someone over to watch us — and learn — as we make our *challa.* We can bring someone to *shul* with us and instruct them when to stand and sit. We can host them for *Shabbos* or *Yomtov* so they can experience its beauty. We can become extended family, and if there is time, we can teach them laws of *Kashrus* or *Shabbos.*

And as we help them, we help ourselves — teaching is the most valuable way to gain wisdom. But what is by far most valuable for the *baal teshuva* is to have a place where they can ask mundane questions in a casual, non-judgmental setting. The answers to their questions can be looked up in books, or you can phone a Rabbi. But more important than information, they are really looking for *how* you, their role model, respond. From your response to their questions, they are not learning a subject, but a lifestyle.

III. THE MANY JEWS WHO NEED US

There are so many Jews who need us: Single people who are struggling to learn to keep Shabbos by themselves in their own homes, a most arduous task. People who already are part of the community, but lack certain skills that we could easily teach them... and Jews who are frum in lifestyle, but not yet deeply committed. Such Jews are also in need of kiruv. Rather than dismissing them or being infuriated by them, we should realize that they may simply be stuck in a certain belief system with no one to show them the way out. Who knows what difference we might make if we dared to truly befriend them and have deep conversations with them?

In generations past, there were many lost Jews, but none wanted to return. Now we are surrounded by people that not only need us, but want us desperately. What a beautiful, fortunate turn of history. What an unprecedented opportunity. How can we let one day slip through our fingers without helping? If we all work together, *Hashem* will help us, and the mass return to Torah Judaism will, *im yirtzeh Hashem,* help to bring *Moshiach.*

A List of Suggestions

For anyone who might be wondering what they might do to help, I humbly suggest the following:

1] Consider it your personal obligation to help *baalei teshuva* in some way, ideally by adopting them and making them feel as if you are their extended family.

2] *Rabbanim* can help by making the welcoming and taking care of *baalei teshuva* a top priority for their communities. They need to teach their congregants and constituents the vital nature of this mission, as well as to encourage other organizations to focus on this issue also.

3] *Kiruv* organizations could design *baal teshuva* follow-through programs that offer *baalei teshuva* continuous classes, and assist them in integrating into the community, maybe through mentoring programs. They also need to create and disseminate information useful to other organizations and individuals about how to best support this segment of the community.

4] *Shuls* and lay leaders could create or strengthen their programs to welcome, teach, and support *baalei teshuva.*

5] Schools could develop sensitivity to the needs of the children of the *baalei teshuva* and create programs that meet these needs.

6] Publishers could make it their mission to publish self-help guides to instruct *baalei teshuva* in how to grow in Torah.

7] We all could realize that *frum* Jews are role models regardless of whether we seek that assignment or not. We should always remember to smile and greet our fellow Jews.

In the decade that I have been *frum,* I feel very fortunate to have been able to help many Jews find their way back home. Maybe having an understanding of the difficult journey is the reason that *Hashem* didn't grant me the ease of being *frum* from birth. All we really need is the ability to empathize with a *baal teshuva* on a deep level in order to make a significant difference in their lives. As we stand gloriously atop our Torah mountain, let our ropes flow freely toward those in need, pulling them up with us toward *Hashem.* ■

Are We Prepared for the Year 2000?

The Approaching Millennium and The Threat it Carries To Jews

I. THE WORLD WIDE SCOPE OF MISSIONIZING

The turn of the secular century is soon upon us, spreading excitement and alarm, anticipation and confusion in equal measure. Grandiose plans to waste millions on architectural monstrosities and sophisticated celebrations are feverishly afoot while governments and businesses alike worry whether the elaborate computer controlled infrastructure will come crashing down around their ears. But how, you may innocently ask, will we be affected by all this nonsense? The "millennium" has nothing do with us – or has it?

Unfortunately, it has. In the Christian theology, a millennium or thousand years assumes unnatural (or rather supernatural) importance with its inextricable associations with the "Awaited return of the founder of Christianity." Indeed, the secular calendar as used in Western culture is entirely based on the alleged date of his birth.

Just before the advent of the previous secular millennium, the expectation that "J" would return ran high. The entire nation of Iceland, for example, converted to Christianity so that they wouldn't "miss the boat" when he returned. As a result of this "non-event," there was fall-out that effected us. Even though it did not manifest itself for almost 100 years, the Crusades left a lasting impression on Jewish communities across the European continent.

Here we are, facing another secular millennium. This time, however, it's not Jewish bodies that they covet, but rather Jewish souls – and this effort is increasing dramatically with the countdown to January 1st. To the mindset of the militant Christian, what better way to celebrated the 2000th birthday of their founder than to convert as many as possible of those who rejected him outright in the first place – namely, the Jews!

According to evangelical Christian theology, this means that large numbers of Jews have to accept "J" in order for him to return. One leader of the Hebrew-Christian movement put it this way: "The fact that Yeshua ("J") will not return until Israel receives national salvation is a powerful motivator for evangelizing Jewish people; in fact Jewish evangelism can hasten his coming." (Stern, *Jewish New Testament Commentary*, pages 71 - 72)

Centuries of persecution, of crusades, of blood libels, of ghettos, of expulsions, of inquisitions, of massacres – all met with almost total rejection and failure – are apparently not enough for these evangelists, eager to preach the "Good News."

NO LONGER MARGINAL

Missionaries are no longer marginal groups operating on the fringes of society. They have become increasingly audacious and open about their activities, taking out full page advertising in newspapers like *The New York Times*, as well as the *Jerusalem Post*, and *Ha'aretz*; their well attended rallies receive wide publicity.

Following their strategy to its logical conclusion, missionary and Messianic Jews will become recognized as mainstream, as merely another trend in Judaism ר"ל.

Note that the evangelicals possess the wherewithal to fund missions abroad. With millions of dollars and increasing sophistication and guile at their disposal, they are succeeding in snatching more souls in Israel, in Russia and in America than ever before.

There are currently over 900 missionary organizations in America with a budget (disregarding other assets) of 250 million dollars. 100 "*kehillos*" of Messianic Jews are currently operating in Israel with between 7-10,000 converts. Every Hebrew Christian is a potential missionary, whether full time for payment, or as a part-time volunteer. And then, consider our Russian brethren, starved of religious instruction for over half a century with miniscule protection against missionizing.

Aside from the fact that every soul that is lost is an *olam molei*, a whole world – not to mention generations of potentiality, irretrievably lost to our people – consider the possibility of ח"ו these recruits in turn become missionaries, as so often happens nowadays, with the ripples of cultural havoc and religious oblivion spread ever wider. So the approaching millennium ought to affect us deeply. Jews worldwide are a spiritual seismograph; when it quakes in one hemisphere it registers with their soul brothers around the globe. We are all familiar with Rabbi Yisroel Salanter's aphorism how a yeshiva *bachur*'s behavior in Lithuania can radically affect the Jews of Paris and Berlin of his generation. Yet here we are not merely witnessing a gradual drift from *Yiddishkeit*,

Yosef Israel lives in London. This article is excerpted from a larger discussion on the topic that appeared in *The London Tribune*, published by Agudath Israel of Great Britain.

but an irrevocable breaking of the bonds that bind them to *Klal Yisroel.* If we are expected to tear *kriya* for every *neshama* lost to our people, how ought we to react when they are numbered in the hundreds? In the thousands?

Their forebears braved fire and water to remain true to the religion of their fathers, while in our generation, their descendants falter by default, by neglect. There was a time when even secular Israelis were horrified by the thought of fellow Jews baptizing out of the faith; now the phenomenon is met largely by indifference.

The missionaries have our brethren in their in their sights and they can scent victory. One only has to study the statistics to comprehend the enormity of the inroads they are currently making. From just over 1000 missionaries worldwide in 1970 concentrating on Jewish targets, there are now over 16,000 missionaries, and the number is climbing! One fundamentalist Christian group with distinct racist and anti-Semitic overtones has launched "Peace 2000" with the declared aim to "establish missionary branches in every population centre of 100,000 Jews." In a secret memorandum, they write "...guaranteeing the presence of a Dynamic Witness in all major cities...."

Sophisticated Tactics, Trendy Venues

Many of the missionaries are too sophisticated to risk a full frontal attack against Judaism. Instead they prefer subtlety and deceit. They publish material replete with familiar Jewish symbols and confusing titles such as *The Messiah in Tanach According to Chazal* (note the words "*Tanach*" and "*Chazal*"), *A Prophet as Great as Moshe,* or *Teshuva.* These contain beautiful calligraphy, striking graphics creatively produced with a structure and language so misleadingly Kosher that none but the most perceptive reader would initially realize they are reading a missionary tract.

Among their publishing gems are a *Messianic Haggadah* with instructions and tools for making a *seder,* and also a Messianic-Christian *kesubah* with subtle differences to fool the undiscerning. There is even a guide *All I need to know to set up a Messianic Yeshiva,* by Philip A. Glub! Jerusalem is already "blessed" by one of these "*Yeshivot*" which is unremittingly opposed to authentic Jewish ritual such as traditional weddings or burial rites.

Unscrupulous missionaries use other disguises too. They distribute music cassettes for children such as *Yeshua's Kids,* with songs like *Shema Yisroel, Shabbat Song, The Lights of Chanuka* – and *Yeshua, Lion of Judah!* Some missionaries wear *tzitzis* and *kippa serugot* like "Baruch Maoz" (who converted as Richard Rikky in America), and encourages his followers to do the same.

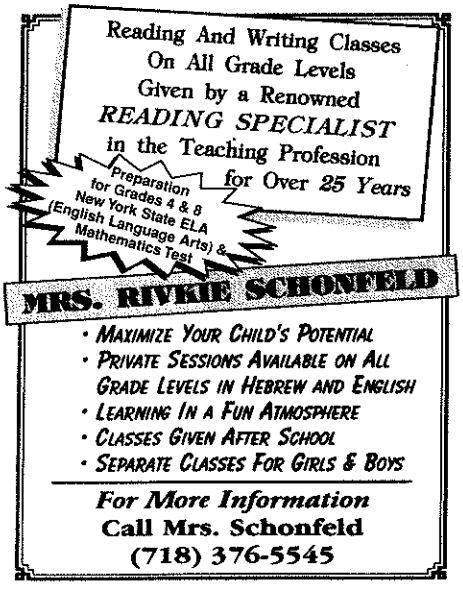
Another successful gimmick are trendy cafes in Tel Aviv and Yafo where group theater, music and drama attract dozens of young culture freaks to "enrichment experiences," unsuspecting that they are being drawn into a missionary net. Likewise, "youth clubs" function in Eilat, Haifa and Yafo, whose true purpose does not become apparent until their young victims are already trapped. Traditionally, missionaries have always successfully targeted individual adolescents who have recently left home; they are most impressionable when at one of life's crossroads. Another trick is organizing cheap weekend breaks or social events which turn out to be seminars of religious indoctrination.

Modern missionaries use modern methods. They hand out audio- and video-cassettes in English, Russian, and Hebrew, and utilize data banks. For instance, Maurice Cerullo (the "Miracle Worker") boasts: "We have access to more than 2.8 million names and addresses in Israel.... We can target Jews at all levels: accountants, university students, lawyers, factory workers.... Now more than ever, while Israel still bears Witness, the time is ripe to strike again.... I am embarking on a massive campaign to prove to every Jew in Israel that J... is the Messiah..."! Cerullo is no empty threat.

It has become common for missionaries to obtain mailing lists or penetrate data banks to search out potential converts. Somehow they have discovered a method of dubious legality of obtaining lists of company failures, and private bankruptcies, and exploit the emotional stress or trauma of those most vulnerable to indoctrination. In addition, this intelligence gathering and storage of information enables them to organize mammoth rallies, such as the one held at Binyanei Ha'uma, Jerusalem.

Updating Old Ploys

The missionaries have not jettisoned favored old tactics, either – particularly that of ensnaring souls under the guise of "humanitarian activities" that are merely a cynical ploy to exploit the sick and despondent. It is a little known historical fact that many of the Old Yishuv's *chessed* institutions including hospitals and orphanages were established by *gedolim* to counteract feverish missionary activity in those fields. Missionaries of the last century also employed impoverished Jews in agricultural projects around Jerusalem as a prelude to conversion. In an updated version of this old idea, one cult has established the Geltronic antenna factory in Tiberias, with a branch in Gesher near Haifa. Other missionaries offer free medical or dental care, items for the home, food – you name it. One



organization helps girls with unwanted pregnancies; the service is free as long as they convert.

We cannot afford to ignore this threat any longer. These groups are focused; they know what they want and are determined to get it. Russian speakers, usually with a Russian-Jewish background, go for the Russian immigrants in south Tel Aviv, Ramle and Lud, whose cultural ignorance and social exclusion make them ideal candidates for conversion. Likewise, missionary activity is directed at Ethiopian Jews by the Fatmos organization from Finland, and "Hear O Israel" ministries from the United States. Recently, the "Messianic Jews" have been fairly successful among the Bucharian community in New York who are unaware of the danger until too late. French speaking missionaries hunt their quarry in Netanya; English speakers predominate in Ranana. But in just about every Jewish community around the world, missionary organizations, designed to tear our most vulnerable from us, have taken root. The front line of defense is a good Jewish education, and while it's not a guarantee, one *can* guarantee that without a good Jewish education, one is much more vulnerable to their method and stratagem.

Fighting With Their Weaponry

Another effective way to fight this scourge is by matching their expertise, methods, propaganda and manpower. Ideally, if they can send out 1000 pairs of dedicated workers daily, we should be able to do the same. That calls for organization, and above all, money.

Of course, such organization already exists in Israel – notably *Peylim Yad Le'achim*, which has been successfully battling missionaries for over forty years. Over these years, *Peylim Yad Le'achim* have also excelled in *kiruv* work as an effective antidote to the missionary threat, and recently, their parallel organization *Lev Le'achim* has achieved extraordinary results in the field of *kiruv*. But in the direct struggle with missionaries and their nefarious activities, *Peylim Yad Le'achim* remains the spearhead – at the forefront of this ongoing conflict.

Peylim Yad Le'achim have experienced activists tracking missionaries, day and night. By unmasking disguised missionary operations in circulars, posters, pamphlets or on the electronic media, they destroy many of their carefully hatched plans. They have infiltrated missionary seminars to confuse and embarrass lecturers with penetrating questions and highlighting contradictions.

Ironically, much of *Peylim Yad Le'achim*'s work ought to be unnecessary. Officially, a law exists in Israel that outlaws missionary activity and certainly ought to curtail all the trickery. Unfortunately, this law is so loosely drafted that police forces are unwilling to enforce it.

Before the recent Israeli elections, then-Prime Minister Netanyahu was courting fundamentalist Christian groups in America as a counterweight to the State Department's foreign policy. He apparently believes that "going easy" on the missionaries is a reasonable *quid pro quo*. What value is territorial integrity when gained at the cost of Jewish souls?

Another complication is the coalition partnership with parties representing the large Russian immigrant community – a community with a sorry record in intermarriage, dubious Jewish parentage and susceptibility to baptism.

Now, in an ironic and tragic turn of events, the roles are reversed. The missionaries, who are breaking Israeli law solemnly enacted on the statute books, are currently protected by the police, while *Peylim Yad Le'achim* activists demonstrating or distributing leaflets outside are regularly harassed by police officers. Activists have been roughly handled, arrested and "held for questioning" overnight on spurious charges, which are invariably dropped once they see the light of day.

The united voice of protest must be heard loud and clear right across the religious front – it is moreover a grievance understood by many secular leaders. We cannot allow the fate of our spiritually deprived brethren to be sacrificed for the sake of some perceived political gain.

II. REPORT FROM THE AMERICAN SCENE

Prepared by Mark Powers, National Director of Jews For Judaism

Over the past several months, New York was the site of two major conferences on evangelizing the Jews. The Lausanne Consultation on Jewish Evangelism met at Hofstra University this summer, and the Southern Baptists (with 16 million members, 40,000 churches and 4,800 missionaries) in conjunction with Chosen People Ministries (formerly the American Board of Missions to the Jews) met during Succos. On the eve of Rosh Hashana, the Southern Baptists issued a "prayer guide" for their members, encouraging them to pray for Jews that they know by name during the *Asseres Yemei Teshuva*.

New York was also the focus of a very aggressive effort by Jews for "J" this past summer. Dozens of people were handing out their literature all over the metropolitan area. Full page ads in the newspapers and huge billboards at the entrances to bridges and tunnels, and placards on subways and buses proclaimed that you can be "more Jewish" if you believe in "J". But it was their

Mark Powers is National Director of Jews for Judaism, with national offices in Baltimore. Mr. Powers has been involved in countering the missionary movement for more than 20 years. He is the author of numerous articles, and is a frequent guest on radio and television programs. Jews For Judaism can be reached on the World-WideWeb at www.jews.jewsforjudaism.org.

radio commercial on major New York stations that sparked the most interest – and the most protest. It was the main topic on talk radio for over two weeks. The crusade has been carried to other Jewish population centers as well, including Chicago and Los Angeles.

The crusaders these days are sophisticated and well funded. Jews for "J," for example had a budget last year of over $11 million, and a full-time staff of over 150. But this is just the tip of the iceberg. There are currently over 900 similar missionary organizations in the United States. Their combined budget is over $250 million annually. Included are almost 300 Hebrew-Christian congregations, with names like *Beth Emeth* and *Kehilat Aryeh Yehudah.* At least 35 of these congregations are affiliated with the Southern Baptists. Others are associated with denominations like the Presbyterians or the Assemblies of God. Each of these congregations is, in and of itself, a proselytizing center targeting the surrounding Jewish community and the effort has now been exported to almost every Jewish community around the world.

The latest gimmick includes banner ads on the internet. Everytime someone typed in the word "Jewish" on one of the on-line search services, like Yahoo or Lycos, an ad from Jews for "J" popped up offering a free book to anyone who asked for it.

The new crusaders are clever and slick, and we in the Jewish community cannot ignore them any longer, or hope that they will just "go away." We have already lost over 250,000 Jews to the Hebrew-Christian movement, of whom approximately 10 per cent come from Orthodox backgrounds. Many more members of the Orthodox community have non-*frum* family members who are part of this movement.

Battling the New Crusaders

There are effective ways to fight these new crusaders. At the forefront of the efforts to combat them is Jews for Judaism. With experienced counselors in three countries, Jews for Judaism is the only full-time, counter-missionary organization operating on a world-wide basis. Throughout 30 years of countering the missionaries, our efforts have been focused on two agendas: preventing Jews from getting involved with missionary groups, and returning our lost brothers and sisters to the Jewish community.

Education is prevention. The reality, however, is that the overwhelming majority of Jews do not have even a third grade Jewish education - and the missionaries know that. Jews for Judaism invests tremendous time and

■

Intermarriage only touched 8 per cent of the Jewish community in the 1950's. How many families does it touch today?

■

effort to educate all segments of the Jewish community on who the missionaries are, what they are saying, and why, for close to 2,000 years, Jews have given a resounding "No" to their message and their god. At the very least we want Jews to know that there are good, sound Jewish answers, and that there are places that they can go for those answers. In order to further expand this effort, Jews for Judaism has recently developed *CPR for the Jewish Soul - A Community Prevention and Response Program.* This is a comprehensive program, that gives a community the tools they need to effectively respond to missionaries in their midst. It provides, for example, practical guidelines on what to do if someone from the local Hebrew-Christian congregation wishes to register their child for the community day school; or how to respond to the listing of the Hebrew-Christian group under "Synagogues" in the Yellow Pages.

Reaching Out to the Ensnared

Jews for Judaism also reaches out to those who have been ensnared by the new crusaders. We have heard people say, "These people are misfits, there is something wrong with them. Why bother?" In truth, many of the people involved in the Hebrew-Christian movement are of the best and brightest from the Jewish community. And each one is a *Yiddishe neshama.*

Every year, the Hebrew-Christian movement holds two conferences during the summer. The first is held at a small Christian college in Pennsylvania, and volunteers and staff from Jews for Judaism have been "showing up" at this conference. "Showing up" is the correct terminology, because we certainly can't attend. In fact, in a fine example of Christian "love," they have threatened to arrest us if we set foot on the campus. For the past 16 years, we have been pitching two tents by the side of the road at the gates of this college (with the complete cooperation of the local police department). For the entire week of this conference (except for *Shabbos*), we sit under the tents and wave and smile at everyone who goes by. In this manner we have been able to talk to hundreds of people who attend this conference. Sure, some of the people we talk to are more interested in converting us than in listening to what we have to say. Nevertheless, ב"ה, we have been able to reclaim quite a few people and families from the missionary camp, in spite of their hostility towards us.

One individual who spoke with us and subsequently gave up Christianity, turned out to be the publisher of one of the largest Hebrew-Christian newspapers. Another family was involved in Hebrew-Christianity, and then Christianity, for over sixteen years and gradually was effected by our message. The wife was born Jewish, but the husband was not. I recently had the pleasure of being an *ayd* (witness) at their wedding, which followed his conversion by one of the most respected *batei din* in the country. They are now very active members of their community, and both of their children are attending day

school, where they are doing very well.

The other conference held by the Hebrew-Christian movement is a traveling conference. Each year it is held in a different city, usually in a hotel. Since anyone can register at a hotel, that is precisely what we do. The response of the group over the years has been mixed. Sometimes they have tolerated us, but most times they haven't. In Dallas, a few years ago, for example, they created their own "security squad" and stationed someone with each one of us. If any of the members of the conference attempted to strike up a conversation with us, the "security squad" would interrupt, and effectively break up the conversation. In spite of these efforts, we were able to talk to people. One of the waiters at the courtyard café of the hotel came over to one of us and handed him a matchbook. Inside the cover someone had written "Meet me in Room XXX in 10 minutes." Needless to say, we were able to hold this conversation without interruption....

The Agenda for Future Battles

There are many more stories and many more lives that have been touched by this quiet yet effective form of outreach by Jews for Judaism. But there is so much more that needs to be done. As the new crusaders double and triple their efforts, we need to do the same. We are directed in *Pirkei Avos*, "...when someone (an apostate) comes to challenge you, know how to answer."

How to respond to missionaries should be a part of every Jewish school curriculum. Every Yeshiva that prepares *talmidim* for the pulpit or for schools should provide at least the basics on how to respond to missionaries. They need to be able to know what to say to a congregant or student who is searching for answers to questions posed by their Christian friends. Make no mistake, every member of a Hebrew-Christian congregation is a missionary. Most members of evangelical churches are as well - the Southern Baptists are a prime example.

No one can afford to say, "It doesn't involve me, so I don't need to worry." Remember, intermarriage only touched 8 per cent of the Jewish community in the 1950's. How many families does it touch today? We all need to be "Jews for Judaism." Each Jew lost is not a single entity - they are someone's son or daughter, husband or wife, mother or father - they are generation upon generation. The Jewish community cannot afford the loss of even one single Jew, and we are not willing to say "that one isn't worth anything anyway."

Would you if it were your child? ■

It hurts to call a domestic abuse hotline.

It hurts more not to.

It feels better just to talk about it. That's why we're here. Our staff is made up of caring and sensitive individuals. Together, we can help you explore your options. We can refer you to recognized professionals for counseling, legal advice or help in finding a safe environment. We can also put you in touch with some very special Rabbis. But in order for us to reach out to you, you must first reach out to us.

SHALOM TASK FORCE

Confidential Hotline **1.888.883.2323**
(Toll Free)
718.337.3700
(NYC Area)

Do it for yourself.
Do it for your children.

Shalom Task Force is a 501(c)(3) charitable organization

Invei Hagefen

The Shidduch service for older singles

A project of N'shei Agudath Israel with Agudath Israel of America

6619 13th Avenue, Brooklyn, NY 11219
Tel. **(718) 256-7525** • Fax **(718) 256-7578**

LETTERS TO THE EDITOR

REMEMBERING MIKE... AND MR. MENDLOWITZ

To the Editor,

This past 3 *Ellul*, the 51st *Yahrzeit* of our *Rebbe*, mentor and guide, Reb Shraga Feivel Mendlowitz זצ"ל, was marked by an annual gathering of *talmidim* and members of the family. At the gathering, note was made of the very sincere, heartwarming *JO* article about the beloved Reb Elimelech ("Mike") Tress זצ"ל ("We Never Met, Yet I Know Him So Well," June '99) by Elimelech Meisels.

Mike: Yes, we had the privilege of having met Mike, and Mike was known to us and to the entire then-Torah world as The *Gaon* in *Askanus*. Reb Elchonon Wasserman הי"ד, before he went back to Europe in 1939, hand-picked Mike Tress as *Shilucha D'Rabbanan* – Emissary of the Torah Sages and *Davrana D'Uma* – Representative of *Klal Yisroel*.

The ArtScroll publication, *They Called Him Mike*, by Yonason Rosenblum, is probably the best that could humanly be done within the limits of the written word to convey the glorious life and works of this giant of a man who was all heart and soul.

In the context of the *JO* article, a fleeting reference was made to Mr. Mendlowitz זצ"ל, which could be misconstrued to reduce the scope of his activities and accomplishments. *The Jewish Observer* has written beautifully about our *Rebbe* (by Rabbi Yitzchok Chinn in Sept. '83, and by Yonason Rosenblum, in September '98), but it is appropriate at this writing to underscore certain points:

Mr. Mendlowitz: Yes, we also met Reb Shraga Feivel Mendlowitz, whom we did *not* really know entirely. Our *Rebbe*, who preferred to be addressed as Mister Mendlowitz was renamed by the Ponevezher *Rav* זצ"ל, as *Nistar* Mendlowitz, for he was truly a *nistar*, "hidden," far beyond the range of human comprehension.

The *little* we did know of him was a *whole lot.*

The *JO* article makes reference to "those who transformed America in terms of Torah study," and in that discussion refers to Mr. Mendlowitz's *chinuch* activities."

Let it be known:

Reb Shraga Feivel Mendlowitz as

CHEVRA OSEH CHESED OF AGUDATH ISRAEL

BURIAL PLOTS IN ERETZ YISROEL

Interment in a Shomer Shabbos Beis Olam near Beis Shemesh

Please phone or write to:

Chevra Oseh Chesed of Agudath Israel

84 William Street, New York, NY 10038

(212) 797-9000

PINCHAS MANDEL

Over 45 years experience in Kvura in Eretz Yisrael

Serving the North American Public and Funeral Industry

קרקע און קבורה אין ארץ ישראל

Personal responsibility throughout service – NOT JUST "PAPERWORK"

ORIGINATOR OF THE PRESENT RABBINICALLY APPROVED METHOD

Highly recommended by Gedolai Hador– Here and in Eretz Yisrael

1043-42nd Street, Brooklyn, NY 11219

Day & Night phone: (718) 851-8925

פנוי עצמות נאר כדין — קיינע קאמפראמיסען

Chesed Shel EMES with Mesiras Nefesh...as understood and practiced by one active in the industry for more than half a century.

BEWARE OF IMPOSTERS • TAHARAS HANIFTAR SHOULD NEVER BE COMMERCIALIZED

Rabbi Aryeh Schechter

SOFER S"TAM

1558 41st Street

Brooklyn NY 11218

We make "housecalls"

(718) 972-4003

אריה שכטר

TYPE OF CAR OR SIMILAR		L.S. 26 AUG. 99 19 DEC. 99
	MANUAL CARS	
A	FIAT PUNTO 3 DR.	126
B	FIAT PUNTO 5 DR.	147
C	RENAULT CLIO	175
C'	PEUGEOT 306	217
C*	MITSUBISHI CARISMA	238
CD	CITROEN XSARA DISEL	259
NT	MINIBUS 8 SEATS	490
MA	MINIBUS 10 SEATS	518
	AUTOMATIC CARS+A.C	
D	KIA PRIDE / DAIHATSU SIRION	210
E	DAEWOO LANOS	245
F	* NISSAN ALMERA	294
G	* MAZDA LANTIS 1.8	315
K*	* GMC SAVANA	798
X	* SUBARU LEGACY / CITROEN XANTIA	350
XL	* MAZDA 626 / PEUGEOT 406 2.0	385
SX	* CHEVROLET MALIBU	658
KX	* MAZDA MPV	763
VX	* VOLVO 940	833
J*	* LAND-ROVER DISCOVERY	980

HIGH SEASON SUPPLEMENT 15 JUL. 99 - 25 AUG. 99

* POWER STEERING & ELECTRIC WINDOWS

NEW !! ELDAN EXCLUSIVE RENT-A-CAR

MERCEDES | AUDI A6 | VAN PRESTIGE

YOUR CAR IN ISRAEL

ELDAN RENT-A-CAR אלדן השכרת רכב

FROM US$ 126* PER WEEK

UNLIMITED MILEAGE

* EXC. INS.

For details & reservation:

USA & CANADA

Toll Free: (1) 800-938-5000

Tel in NY: 212-629-6090

http://www.eldan.co.il/

Shlucha D'Rachmana was the initiator, founder, developer, master, and – again in the words of the Ponevezher *Rav* – was the *Hakum olo shel Torah* in the U.S. He was the *meyased* and builder of Torah in the U.S. Period.

He helped – directly and indirectly – in word, deed, finances, and offering his best Torah Vodaath *talmidim* to *all* Torah *mosdos*, including (but not limited to) Bais Medrash Govoah in Lakewood, Mesivta Chaim Berlin in Brooklyn, Ner Israel in Baltimore, Telshe in Cleveland, Klausenberg, Lubavitch and Satmar in Brooklyn, and Nitra in Mt. Kisco; the *entire* Day School movement in the U.S. and Canada; was instrumental in the founding of the city of Bnei Brak; the establishment of Kiryat Noar/Yeshiva Morom Zion in Jerusalem; and dispatching his *talmidim* as *mechanchim* to establish *yeshivos* in *Eretz Yisroel.*

The Satmar *Rav* זצ"ל wrote: "Rav Shraga Feivel planted the first seeds of Torah in the U.S., and from these seeds sprouted all the Torah in America."

Rabbi Ahron Kotler זצ"ל in the *hesped* said, "It will take 1,000 *askanim* to fill the void left by Reb Shraga Feivel's passing."

Rabbi Moshe Feinstein זצ"ל conferred the title of "Reb Yehoshua Ben Gamla" on Reb Shraga Feivel Mendlowitz.

All of this was in addition to the central role he played in the *hatzala* activities of Agudas Yisroel, Vaad Hatzala and Reb Michoel Ber Weissmandl, which Mike Tress so effectively administered with great *mesiras nefesh.*

In fact, Mike, because of his highly motivated spirit, was under the direct influence of Mr. Mendlowitz until his *petira* in 1948, after which Mike was under the influence of other great personalities of the *Chassidic* and yeshiva worlds. Mike was a master in implanting *emunas chachamim* in the young and old who came in contact with him.

On a personal note: As a former President of the National Council of Pirchei Agudas Yisroel, and Head Counselor of Camp Agudah in the 1940's, I – like so many others - am forever indebted to Reb Elimelech Gavriel זצ"ל in my own way.

SIDNEY GREENWALD
Monsey, NY

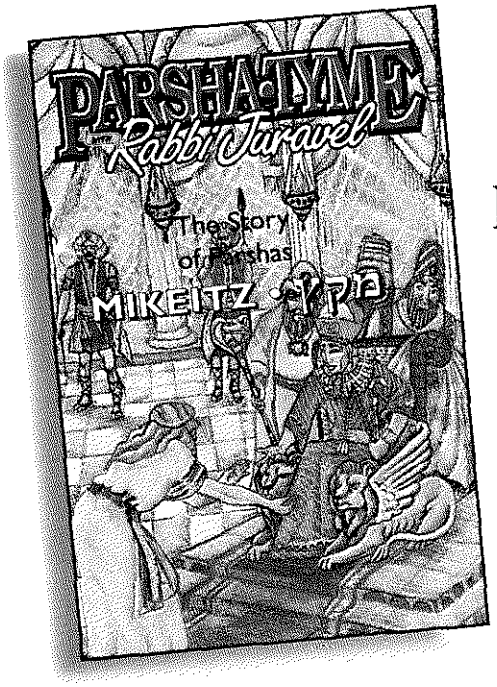
The TAM Tape Library
is now open!

The TAM Tape Library is a lending library of Torah Learning and Hashkofa tapes.
The Library is located at 9 Edwin Lane, Monsey, NY. If you are out of Monsey, you can ***Borrow By Mail***
Call, fax, write or e-mail for details.

The TAM Library PO Box 580 • Monsey, NY 10952
Tel. 914-426-1512 • Fax 914-426-5724
E-mail T4M@aol.com

Nominal Annual Membership Fee

Thousands of Children Can't Be Wrong



From Beverly Hills to Boro Park, From Johannesberg to Jerusalem
Children worldwide are enjoying and learning from Rabbi Juravel's storytapes. Join them now!

GREAT GIFT!

Now Available: Parsha Tyme with Rabbi Juravel
A fascinating telling of the weekly Parsha, woven with Midrashim and Torah Hashkafa, narrated in a clear, simple and easy to understand manner that even a young child can understand and follow. Your children will be glued and so will you!

Available Now: Parshas Bereishis - Vayigash פרשת בראשית-ויגש **(Eleven Cassettes)**

Available at your local Seforim Store
or Call 732-901-4422 - 1-800-686-3486

PLAYGROUND EQUIPMENT

COMMERCIAL QUALITY • INSTITUTIONAL & RESIDENTIAL

■ SALES ■ INSTALLATION ■ SERVICE

Design and Layout

■ WOOD ■ STEEL ■ PLASTIC ■ SWINGS ■ SLIDES ■ PICNIC TABLES
■ SCHOOL & CAMP EQUIPMENT ■ BASKETBALL SYSTEMS
■ RUBBER FLOORING ■ ETC.

- **Equipment meets or exceeds all ASTM and CPSC safety guidelines**
- **Site planning and design services with state-of-the-art Auto CAD**
- **Stainless steel fabrication for ultimate rust resistance**

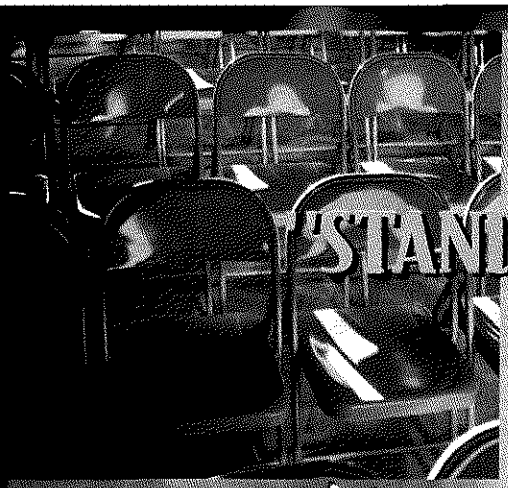
Park Structures INC.

CURRENT PROJECTS

YELED V'YALDA EARLY CHILDHOOD CENTER - *Brooklyn*
YONKERS PUBLIC SCHOOL - *Yonkers, NY*
THE FAMILY SCHOOL WEST - *New York City*
YOUNG ISRAEL OF EAST NORTHPORT - *Long Island*
SPECIAL SPROUTS CHILD CENTER - *Cobble Hill*
EASTCHESTER GARDENS - *Bronx*
BEDFORD STUYVESANT HEADSTART CENTER - *Brooklyn*

bh better health

5302 New Utrecht Avenue • Brooklyn, NY 11219
Phone: 718-436-4801



THE AGUDAH CONVENTION WILL NO LONGER ATTRACT "STANDING-ROOM-ONLY" CROWDS...

...BECAUSE NOW EVERYONE WILL HAVE A RESERVED SEAT!

Highlights

THURSDAY AFTERNOON

ADDRESSING THE THEME:
Rabbi Matisyahu Salomon

HAZKARA FOR RABBI YAAKOV WEINBERG זצ"ל
Rabbi Moshe Brown

NACHAS FROM THE CHILDEN:
Taking Pride, Facing Problems
Rabbi Yaakov Bender
Rabbi Dovid Goldwasser
Rabbi Ephraim Wachsman

THURSDAY EVENING

Rabbi Shmuel Kaminetzky

DRAWING LINES, DRAWING NEAR:
Securing the Future of American Jewry
Rabbi Yaakov Perlow,
Novominsker Rebbe

ADDRESS:
Rabbi Chaim Dov Keller

SPECIAL GUEST:
Rabbi Dovid Ordman *(Jerusalem)*

MOTZOEI SHABBOS KEYNOTE SESSION

Rabbi Aryeh Malkiel Kotler
Rabbi Yosef Harari-Raful
Rabbi Shmuel Bloom

ADDRESS:
Rabbi Elya Svei

MESSAGE FROM THE ROSH AGUDAS YISROEL:
Rabbi Yaakov Perlow, *Novominsker Rebbe*

SPECIAL GUESTS:
Rabbi Pinchos Friedman *(Belz, Jerusalem)*
Rabbi Uri Zohar *(Jerusalem)*

77TH NATIONAL CONVENTION
AGUDATH ISRAEL OF AMERICA

NEW FOR THIS YEAR! ***To accommodate the overflow crowds at the Agudah Convention, a spacious convention center has been reserved for three major sessions. For the very first time, seats to these sessions will be available only through a reserved ticket system.****

TO BE HELD AT

THE GARDEN STATE CONVENTION & EXHIBIT CENTER
SOMERSET, NEW JERSEY Conveniently located less than one hour's drive from New York City.
Thursday through Sunday, Nov. 25-28, 1999 • ט"ז-י"ט כסלו תש"ס

Theme: **A TIME OF PROSPERITY, A TIME OF NEED**
Confronting The Contradictions

If you will not be attending the entire convention reserve your seats now for the Thursday & Motzoei Shabbos sessions.

Reserved Seating Order Form For Thursday/Motzoei Shabbos Sessions

To defray the enormous cost involved and to provide everyone with a reserved seat, tickets will be offered for sale at the following nominal price:

	# of MEN's seats	# of WOMEN's seats
❑ Thursday afternoon only at $10 per seat		
❑ Thursday evening only at $10 per seat		
❑ Thursday afternoon and evening at $18 per seat		
❑ Motzoei Shabbos Keynote session at $10 per seat		
❑ Combination Thursday and Motzoei Shabbos sessions at $25 per seat		

❑ Enclosed please find my check for the amount shown on right. *(Make checks payable to: Agudath Israel of America).* $ _____
❑ Please charge my credit card account for the amount shown above (minimum charge $50):

LAST NAME _____ FIRST NAME _____ TITLE _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

HOME TEL. (___) _____ OFFICE TEL. (___) _____ FAX (___) _____

❑ VISA ❑ MC CARD # _____ EXP. ___/___ SIGNATURE _____

To reserve the best possible seat please mail your ticket request form immediately to:

Agudath Israel of America/Convention Desk • 84 William Street • New York, NY 10038
or fax with credit card information to 212-269-2843

For hotel reservations and full convention package information
at the Somerset DoubleTree or Marriott hotels please call 212-797-9000 ext. 43

*Reserved ticket not required for: Friday Round Tables, Shabbos Symposia, and Sunday Plenary Sessions.