

TOTALLY INVOLVED (I)

Completely Engaged

Shlomo HaMelech urges a Yid: "Be utterly engrossed (*tishgeh*) with your love for Torah, constantly." *Chazal* explain that this all-consuming love of Torah should even cause a person to make mistakes (*shogeg*) and drop all his affairs in order to run and study Torah, and the Torah will look after him and cause him to find favor in the eyes of those around him.

To illustrate this, the *Gemara* describes how Rabbi Elazar ben Pedas would be so utterly engrossed in his learning that he would sit and study Torah in the lower market of Tzipori, without realizing that he had left his cloak in the upper market of Tzipori. It once happened that someone tried to steal his cloak from the upper market, but found it protected by a poisonous snake.

(עירובין נד, ב, רש"י ור"ח, ומהרש"א בחדא"ג שם)

Once while seated and deeply engrossed in his learning, Rava placed his hands under his feet, pressing his fingers so hard that they began to bleed. Yet, being completely absorbed in his learning, he did not feel a thing.

A nearby heretic ridiculed him, "You people are so rash! Just as you accepted the Torah hastily, without asking questions and without knowing its difficulty!"

Rava replied, "We follow *HaShem* in simple innocence, and He protects us."

From this exchange, the Rebbe derives that one's approach to Torah should not be logical and calculated, but unreserved, and with total dedication.

(שבת פח סע"א וברש"י שם)

There was once a chossid who lived in seclusion and spent his time serving *HaShem*. When he eventually returned to civilization, he became a *shammes* in a *shul*, where no one recognized his greatness. Once the local *rov* observed that as he filled the lamps with oil, some of it spilled over the side. The *rov* recognized that this was not out of clumsiness, but out of *dveikus* and *kavana*:

the mind of the *shammes* was preoccupied with higher things. He was so overawed by what he saw that he informed the *kehilla* of the man's greatness, and told them, "This *shammes* should really be the *rov*, and I should serve under him."

(ס' חסידים כתי"י, בראשית חכמה שער הקדושה פ"ג)

Engrossed in Chassidus

Reb Binyomin Kletzker was able to be so deeply engrossed in *Chassidus* that he would be utterly oblivious to whatever was going on around him. Once, while walking home from *shul* holding his *tallis* and *tefillin*, he got lost in thought. It was a market day and he put down his *tallis* bag on one of the merchant wagons of the *goyim*. He rested his foot on the axle of the wagon and carried on thinking. In the meantime, the *goy* finished his business, loaded his wagon and drove away. So engrossed in thought, Reb Binyomin stood with his foot that had been on the axle now up in the air, and after a while lowered his foot, though still lost in thought. Only the need to *daven Mincha* in time woke him up from his thoughts.

As the wagon driver was leaving town, he offered some of the produce that he was selling to a Yid who was passing by. The *tallis* and *tefillin* caught his eye, and he managed to return them to Reb Binyomin.

(רשימת היומן ע' רמז)

That winter in Lubavitch was particularly bitter, and Reb Yosef was on his way home in a horse-drawn sled on a dangerously slippery and bumpy path. The sled shook so violently from side to side, that the poor fellow fell overboard into the snow. Unfortunately, the driver didn't notice and continued on without him, and Reb Yosef, immersed in deep concentration, felt not a thing of the freezing snow in which he was sitting. A while later, a group of chassidim passed by and saw him sitting there in the snow. When they asked what on earth he was doing there, he looked surprised and replied, "I'm on my way to Lubavitch!"

(רשימות דברים ח"א עמ' רכז)

Reb Shlomeh *der Geler*, a chossid of the Rebbe Rashab, worked as a builder's assistant, and he and the builder would discuss *Chassidus* while working. Once, while building a wall, they were so raptly engrossed in their chassidic discussion that Reb Shlomeh found himself unintentionally enclosed behind the wall! When they realized this, they had to break it down to take him out.

(סיפורים חסידים ח"א ע' 201)

On Acharon shel Pesach תשכ"ג (1963), the Rebbe challenged the constant rush and pressure that characterizes the American lifestyle. For example, instead of being totally absorbed in the midst of a *shiur* that they are learning, Yidden can find themselves already thinking about finishing.

"Such learning is only undertaken in order to be *yoitzei* – to get it over with. It lacks the *chayus* and the characteristic singsong with which Yidden have always learned. They could not imagine learning otherwise. Today, however, when the phone rings, even before knowing if the call is important, some people immediately shut the *Gemara* or the *maamar* and hurry to answer it.

"Why is that call so important to you right now? Right now you're speaking on the phone with *HaShem*!"

(תו"מ חל"ו ע' 332)

CONSIDER THIS!

- Why are these individuals being praised for their absentmindedness? Should they be mimicked?
- What is there to be gained by being so absorbed in learning? Can't one accomplish the same results without losing oneself?

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Ribis on Credit Card Miles

Reuven wants to borrow money for a purchase. Can Shimon lend his credit card if he will be paid back in full, and also receive air miles? Is this considered *ribis*?

- Although the Torah prohibits lending or borrowing money from another Yid with interest (*ribis*), the Torah only prohibited *ribis* which comes from the borrower to the lender, even if through a third party. If the lender did not receive extra money even though the borrower paid extra for the loan, or if the lender received extra money but not on the borrower's expense, it is permitted. Practically, this means as follows:
- It is permissible for a friend to give the lender fifty dollars so that he should lend the borrower one thousand dollars¹. This is even if the borrower specifically asked the friend to help him out and pay the lender to lend him². The extra money did not come from the borrower and therefore is permitted.
- However, it is forbidden for the borrower to tell the lender, "lend me money and my friend will give you extra money"³. *Midarabonon* it is forbidden for the borrower to directly give the lender any good feeling even if it has no monetary value (e.g. thanking the lender – see Way of Life, Lmaan Yishmeu 207). Here too, telling the lender that someone else will pay extra for him to lend money the borrower is directly giving the lender a good feeling which is prohibited⁴.
- It is prohibited for the borrower to pay a friend a fee so that he should pay the lender to lend him money⁵. Although nothing was paid directly from the borrower to the lender, the lender is indirectly paying the borrower, and the friend is considered a *shliach* of the borrower to pay the lender.
- It is permitted for the borrower to pay a friend to convince the lender to lend. Although the borrower is paying for the loan, nevertheless since the lender is not gaining it is permitted.
- It is prohibited for a lender to make a condition on the loan, that the borrower must give someone else a present, or donate to *tzedaka*. Although the lender doesn't receive any concrete gain, we consider gift or *tzedaka* to be given to a *shliach* of the lender, thus making it *ribis*.⁶
- Accordingly, lending money from a credit card, where the borrower does not pay any extra money or services for the loan, only that the lender receives benefits from the credit card company, is it permissible. Furthermore, the benefits are not granted for the fact that he is **lending** money, rather for the **purchases** that were made, irrespective of who made them. This is surely not considered *ribis*.

It is important to note that the *halachos* of *ribis* are very complex, and a subtle change in the situation can change the *halocho*. One must consult a *Rov* before taking any action that may be considered *ribis*.

1. שו"ע יו"ד סי' קס"ג.
2. שו"ע אדה"ז הלכות רבית סעיף ס. והוא כמו שהביא הש"ך שם סק"ח מהב"י שיש לסמוך על המתירים.
3. ראה שו"ע אדה"ז שם. והוא דלא כהתו"ד סק"ו דלהש"ך דאין איסור על הלוה לפייס.
4. אחר שיתן למלוה כסף עבורו ה"נ מותר.
5. ראה חידושי מהר"א ל סק"ז. ובאופ"א ראה ביאורי הגר"א סק"ה.
6. שו"ע שם. שו"ע אדה"ז שם סעיף סא.

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לזכות הילד מענדל שי'

שיגדלוהו הוריו לתורה לחופה ולמע"ט

נדבת הרה"ת שמעון מנחם ורעייתו חי' מושקא שיחיו שעכטער

OUR HEROES

Reb Chaim Yonah Lutzki

When Reb Chaim Yonah was a *bochur* in Tomchei Temimim he was known as 'a cut above the rest'; a *ba'al madreiga*, an *oved* and *maskil* of a lofty caliber. He was very much cherished by the Rebbe Rashab who gave him rare '*kiruvim*'. At one point he began concealing his greatness by conducting himself in an unusual manner. He passed away young after a difficult illness.



Reb Shlomo Chaim Kesselman would occasionally speak about Reb Chaim Yonah. He related that as an older *bochur* he would sometimes *farbreng* for the younger *bochurim*. In preparation, he would stand and think for six hours straight. You could see how his entire being was involved in preparing for that *farbreng*.

Reb Nochum Goldshmid related:

There were always rumors going round that Chaim Yonah was a great '*maskil*' of *Chassidus*. But there was no way to verify this, as he never spoke with anyone about '*haskalah*' in *Chassidus*. I too would try and speak to him about *Chassidus* but could not get anywhere.

One day, I was walking down the street and I saw Chaim Yona carrying two large suitcases. I seized the opportunity and I went over and said, "Let's make a deal. I will take those cases to wherever you need, but as payment, I want to talk with you in *Chassidus* for one full hour." Not having a choice, Reb Chaim Yonah agreed. For one hour, Chaim Yonah spoke about the deepest concept in *Chassidus*. After sixty minutes, and not a minute more, Chaim Yonah stopped and said, "That's it. An hour has passed. I did not promise more than that."

לזכות שמואל הלוי לעוויתין ובי"ג אסתר קאנסעפלסקי שיחיו לרגל בואם בקשרי שידוכין

A MOMENT WITH THE REBBE

Chitas?

Reb Zalman, the son of Harav Moshe Landau, Rov of Bnei Brak, was travelling to the Rebbe. The day before the trip, he was approached by an acquaintance, who asked him to write a letter to the Rebbe on his behalf.

"I still had not learned my *chitas* of the day," recalls Reb Zalman. "However, since I was writing for someone else, I thought it would be right to first help another *yid*. With the proper preparations, I carefully penned the request and packed the missive in my luggage.

"Since it was the night before my flight, I became preoccupied with packing and taking leave of my family, and so my *chitas* obligation completely slipped my mind.

"As soon as I arrived in New York, I handed in the letter to the *mazkirus*. The next day I received an answer from the Rebbe, directed to me, the writer of the letter. The answer contained one word only, through which the Rebbe addressed me with open *ruach hakodesh*.

The reply was: "*chitas?*"

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