HASHGACHA PRATIS

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



Parshiyos **Succos 5782** ■ Issue **71**

HEART TO HEART

Based on shiurim in Duties of the Heart, Shaar Bitachon, given on the Hotline

Effort -- An Ineffective Obligation

Mesilas Yesharim, chapter 21

Many people seek a job that will earn them the largest income, but any job coach will tell you this is the wrong way to choose a profession. The Ramchal writes that one should choose a profession that suits his character traits and lifestyle. There is no reason to invest extensive effort in making a living, and obviously, straying from the Torah's dictums will be of no help. The effort we put into making a living does not affect the results, because one's profession is not responsible for his income. Every person's livelihood is determined on Rosh Hashanah, when Hashem inscribes us for prosperity or poverty. As Rabbi Meir writes (Kiddushin 82a) – "Neither wealth nor poverty is a result of a profession, but everything depends upon one's merits. And one should pray to He Who all wealth and possessions belong to."

At the end of his introduction, the Ramchal proves his point from a passuk: "For it is not from the east or from the west, neither from the desert does mountains come.' (Tehillim 75:7) The Midrash explains that trading with the east and west does not make one wealthy. Because, "But G-d judges; He humbles this one and elevates that one." (Tehillim 75:8)

Rabbi Abba of Romania (a sage from the Gemara) explains that every mention of hills in the Torah refers to actual mountains, besides here - "Neither from the desert does mountains [elevation] come." Nobody gets wealthy or important from flying around the world to pursue his livelihood. Possessions are a gift from above.

Jewish financial terms express these ideas. In the Gemara, coins are called zuzim because they move [lazuz] form one person to the other. Money in general is called mamon in mockery of the human desire to count their money - mi mone? Who counts? Money has no intrinsic value, and although helpful and can get many things done in life, it is a means, not a goal. Money in and of itself has no real value. So, what's the point to keep counting it again and again - it's nothing! Money is also called ma'ot expressing

money's transient nature - ma le'et what, for a time. Now you have it, then you don't. One's financial situation is transient. Nobody can control it - we can only daven and have faith in Hashem.

Chana expressed the same idea: "Hashem impoverishes and makes rich. He humbles; He also exalts." (Shmuel I, 2:7) Hashem gives money to one and makes the other poor.

A Roman noblewoman once asked Rabbi Shimon ben Chalafta how long it took Hashem to create the world. "Six days," answered Rabbi Shimon. "And what has he been doing since?" she questioned further. "Ever since then, Hashem creates ladders, raising up one and lowering

The situation in the world is unstable. One may be wealthy one day and poor the next. Hashem is running the show.

When Dovid Hamelech escaped King Shaul and lay thirsty and parched in the hot desert, he had nothing. He was far from his family, ostracized by his community, humiliated, hungry, and thirsty. Still, he sang to Hashem, "He causes me to lie down in green pastures; leads me beside still waters.' (Tehillim 23:2) Dovid Hamelech's faith in Hashem was so strong that even in his dire situation he felt himself riding on calm waters. If Hashem is taking care, I have nothing to worry about. Hashem is my administrator; He is the most compassionate and loving. And indeed, in the end King David merited singing, "He lifts the pauper up from the dust, from the dung heap He raises up the needy." (Tehillim 113:7) Hashem didn't only raise him one stage -- from good to better. King David saw himself transported from one position to its diametric opposite - from the poor outcast to the greatest monarch the Jewish nation has ever known. "Dovid, King of Yisroel is alive and endures.'

Everything is transient, and Hashem builds ladders for all, shifting positions; making one poor and the other rich; feeding the entire world with compassion and love

(From lesson 21 on Sha'ar Habitachon)

FROM THE EDITOR

All You Want in Just a Minute

What would you do if you were given a golden minute - a full minute in which anything you asked for would come true? What could you choose? Money? Health? Your family? A difficult decision. For many of us, even two hours are not long enough to list everything we need and want.

On the holiest days of the year Chazal instruct us to recite the $27^{\rm th}$ perek of Tehillim, "LeDovid Hashem." Rabi David Abuchatzeira, who was killed al kiddush Hashem over 100 years ago, writes that whoever says this perek twice a day, every single day from Rosh Chodesh Elul until Simchas Torah, is promised to live his full lifespan in serenity and pleasantness. And furthermore: even if an evil decree was decreed against him, it is annulled. All slanderous angels are silenced, and he is acquitted from judgement. What's so special about this chapter?

It's a chapter that encapsulates everything a person may ever want or need. It takes just a minute to say, and its dividends are endless.

The Malbim explains that "this chapter clarifies that Hashem's protection mimics one's connection to Him. One who clings to Him will enjoy His constant vigilance, which will protect him from all harm. His heart will rest assured, and he will fear nothing. Of all the requests one asks from Hashem, this should be his main focus - the one request in which everything is fulfilled - to be constantly connected to Hashem."

To advantage of that one golden minute, all we need to do is ask for one thing- a connection to Hashem and closeness to Him. This requests includes every other possible desire we

And the Malbim clarifies further:

"This is why that passuk reads: 'One thing I ask of Hashem, that I seek.' Our needs are numerous, and they change with time. In one's younger years he needs things which are unnecessary later on. But the one request that is constant, unending, always necessary, and includes everything is 'that I may dwell in the house of Hashem all the days of my life.' Through clinging to Hashem, all our other needs are fulfilled."

When you stand near your Father you don't need anything else -- your Father protects you and gives you everything you need. Life couldn't be better!

And the Sefer Sechel Tov (Rabi David Abuchatzeira) ends the list of this perek's merits: "He annuls the upper Beis Din with all its prosecutors, and they cannot come close to him and judge him -- only Hashem Himself judges him, and then he is pardoned from all judgment."

A Father doesn't let anyone touch his child. Only He takes care of him with His own loving hand. Nobody is allowed near Hashem's beloved child.

And it's so simple, we've known it all along. Ask Hashem to bring us closer to Him. And may we all be blessed with a year of salvation, redemption, and mercy.

> A happy sweet new year to all. **Pinchas Shefer**

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

THE HAND OF HASHEM

Amazing stories of hashgacha pratis, as told on the hotline

Ten Miles Away

I have the zechus of running a large Kollel. Once a year I travel to the United States to fundraise. There, I have a regular driver who takes me around. He already knows all the addresses and is usually available when I need him, so we've become quite friendly. Unfortunately, this Jew knew nothing about Yiddishkeit. All he knows is that he's Jewish. He has no idea what it meant to be a Jew.

On my recent visit, I scheduled my trip and called him up to make sure he was available. "Sure, no problem," he said, and we made up to meet at the airport.

After landing, I collected my suitcase, and looked for my driver. He was nowhere to be found. I stood there scanning the crowd for a long time, until finally, a religious-looking fellow walked up and started hauling my suitcase. In a flash the realization hit me – this religious Jew was my regular driver! "What happened to you?" I asked him, and he told me his story.

"One day I received a call from a non-Jew who wanted me to take him for a long ride to some forest in the middle of nowhere. I looked up the route on Waze and realized it would be a six hour drive each way. He wanted to spend an hour and a half at the forest. The ride, I concluded, would take a good fourteen hours. He agreed to the price, which was quite steep, and we set out.

"When we got there, I parked the car and my client got out, promising to return an hour and a half later. I closed my eyes and started drifting off but a half hour later, the man was back, knocking on my window. 'Please park the car 10 miles away from here,' he instructed. 'Come back in an hour to pick me up, and please, don't ask me why.'

"I did what he wanted. I don't mind doing what the client wants if he plans on paying the full price. An hour later I picked him up and we started the long drive back.

"'I'm curious to know what's going on,' I said once we were on the way.

"I'll tell you the whole story. I'm a very sick man. I suffer from a terminal disease and the doctors don't give me any hope. Someone told me about a crazy magician who lives here in the middle of nowhere who cured many hopelessly ill people. Whoever wants to make use of his services has to travel all the way out here. When the doctors told me there was nothing more they could do for me, I knew I just had to make the trip out here, and I asked you to drive me.

"'When I walked in he started doing all kinds of things with his tools and making all kinds of noises and incantations. A minute later he started screaming like a maniac, throwing things around. He banged the table on the floor and flung chairs across the room. He was fuming, and he screamed at me 'Who brought you here?' I told him it was a Jewish driver, and he went berserk.

"'It's all because of him! Get rid of him, fast! Make him drive at least ten miles away from here, otherwise nothing will work! He's mixing me up!'

"The ill man finished his story, and I was shocked. I, a
Jew who knew nothing at all about Judaism, could
ruin the great magician's magic? I, simple me,
had spiritual powers? The thought of my
spiritual powers drove me to connect to a
rabbi who taught me about Hashem,

Private Invitation

My name is Shalom Saban. I live in a moshav in the Shomron called Ali Zahav, a 10-minute drive from Elad. I have a prospering building business and many satisfied customers.

I learned in leading litvish-style yeshivos. I have no chassidic leanings or history, as far as I know, and lead a regular frum lifestyle, baruch Hashem. There really was nothing in my background that could hint what would happen to me.

My emotional and mental state is, baruch Hashem, very stable. I'm a very rational person and I never got caught up in the mystical/mekubalim/segulos kind of things. To me, it was all fantasy. And dreams? I don't even think I dream at night. Dreams, to me, were things that you learn about in Chumash Bereshis. I'm involved in reality, the most basic stuff — I do building, demolishing, and renovating. I deal in concreate and cement — real facts on the ground, nothing mystical about that.

On Motzaei Shabbos, the 8th of Elul 5679, I was sleeping in my bed when a blurry figure appeared to me in a dream and demanded to know why I hadn't come to him on his yahrzeit.

I woke up shaking. The dream had been so clear, and I recalled every detail of it, that it took me till 11 am to regain my bearings. The dream kept coming back to me during the day, and that night, the 9th of Elul, I dreamt it again. This time, the figure was more than a shadow, and its request came across as strong and demanding. The man had an elderly face with a sagacious countenance, but I couldn't recall what he was wearing. He yelled at me, 'Why didn't you come to my yahrzeit?? Why didn't you come to my grave??" This time, he added an important detail – his name. Rabbi Shlomo of Karlin.

I woke up shaking, and drove to Bnei Brak where I daven at the six-thirty minyan in Itzkovitz. Who was this man? What did he want from me? I certainly didn't know him.

My head was pounding all the time. By the time davening was over, I had such a splitting headache that I couldn't even move. This was crazy. I decided I just **had** to find out who this Rabbi Shlomo of Karlin was. I sat there, and made some phone calls.

I learned he had been a leading chassidic rebbe whose holiness and piety were known in this World and beyond. His yahrzeit fell exactly 45 days earlier, on the 22nd of Tamuz.

He had been killed by a Russian Cossack, and was known to have been Moshiach ben Yosef. Karlin chassidim refer to him as *der heiliger* – the holy one. Even his name is uttered with reverence. But I had known nothing of him! His gravesite was in the Ukrainian village of Ludmir. I decided I just had to travel there, the sooner the better. I called a relative of mine who works as a travel agent. By 11:30 am I was sitting in his office and he shifted aside a huge pile of passports to help me search for the soonest flight out to Ukraine. The first flight out was 1 pm, that afternoon. "There's no way you can make it," he said, but I was determined to be on that flight.

I raced home, packed a small bag, grabbed my passport, and was out the door. I don't remember anything from the airport. My brain went into freeze-mode. Within a few short minutes I found myself sitting on the plane.

Clearly, some spiritual force had propelled me, because boarding a flight a short two hours after learning about its existence is a near-impossible feat.

The plane landed in Warsaw and I raced to my connection flight to Lvov, which is closer to the city Jews called Ludmir but is actually known as Volodymyr. That night I slept in a local hotel. For some reason I felt this trip was urgent, and the following day, the 10th of Elul found me booking a taxi driver for a 5:30 am ride to Ludmir.

When we got there, a new problem cropped up - I had no idea where the gravesite was. I called some friends in Israel, and they gave me the number of the grave proprietor, but the person wouldn't answer his phone. We tried asking people on the street, but they just looked at us with scorn. We drove around the city aimlessly until I spotted an elderly woman walking near a large shopping center. I stopped her and asked if she knew about the gravesite. "Der Karliner Rebbe?" I was delighted. Finally, someone who understood me and spoke my language! She directed the driver and we drove to the gravesite.

When we arrived, I was appalled to see the cemetery was gone – it had all been razed to the ground and made into a park. The only grave that remained was the Karliner Rebbe's gravesite, right in the middle of the park. The little structure was locked, and again I tried calling the proprietor for the key. He never answered. I was left out there sitting on the steps of the *tziyun*. And there I remained, a lone Jew in a city of antisemitic Ukrainians, wrapped in a tallis and tefillin.

I sat there on those steps from the early morning until late in the afternoon, almost ten hours, but I lost the sense of time. If the taxi driver hadn't come to call me, I'd have stayed there forever.

That experience was otherworldly. At first, I read mishnayos, learned Gemara and said Tehilim. Then I started talking about my life. I shared every detail of my daily life, even the small stuff which I like to call "the grocery list". I felt that he was standing there, listening to me. True, he didn't answer, but he was certainly listening. The feeling was uncanny, like talking to a real, living person. This strange feeling was a very strong one, unlike anything I'd ever experienced before. While I don't regularly visit graves, I have been to Meron and other Kivrei Tzadikim. But this was something else. When I walked back to the taxi I was a different person. If before I had been carrying heavy packages, I was now as light as a feather. All my burdens had remained there, at the gravesite of the tzaddik.

When I came home, someone showed me that Rabbi Asher of Stolin *zt"I* writes that at this holy gravesite one stands before the tzaddik as he was during his lifetime. That was exactly my experience – I felt like I was standing and talking to a living person.

That visit was a watershed moment in my life. My eyes have since opened, and I now see my life in a different light. Everything is brighter, colored in the rosy glow of closeness to Hashem.

I told my story to one of the rabbanim here in Israel, a leading figure in Torah Jewry, and asked if I should publicize the story. "Certainly!" he said. "It's not only proper to publicize, it's a mitzvah. Yidden should know the power of tzaddikim, even two hundred and eighteen years after their death they are still connected and involved with this world."

So, friends, if you travel to kivrei tzadikim in the Ukraine, don't skip Ludmir. Find the time to get there – the tzaddik is there waiting to hear you and be *poel yeshuos* for klal Yisroel.

(Interview with Shalom Saban, #33, can be heard at extension

Torah and mitzvos. You see me now?
This is all thanks to that crazy magician. I have no idea what's with my client. I have no idea if he's alive anymore. All I know is, that this ride made me into a proud, practicing Jew."

(A friendly conversation, Sunday, Parashas Ki Savo, 5781/#15)

I'll Foot the Bill

A Beit Shemesh yugeleit recounts:

I once went grocery shopping at a local supermarket. At the checkout, there were two lines — the short one had a female cashier, while the long line had a male cashier at the register. I took the longer line despite the longer waiting time because I wanted to guard my eyes. When it was finally my turn, I told the cashier to stop at 349 shekels because that was all I had, but he didn't stop scanning products. "Forget it," he said, and proceeded to pay the difference from his own pocket.

Hashem paid me for the extra tznius on the spot.

(Wednesday, Parashas Shoftim 5781, afternoon, story #5/21605)

Saved in Lordship Park

R' Yitzchok called from London with his story:

One Tuesday afternoon, my wife took the kids for an outing to Lordship Park. Suddenly, she realized that the baby, a one-and-a-half-year-old, was missing. She searched for him everywhere, but he was nowhere to be found.

This park has a shallow duck pond, in which the water is only knee-deep. While it isn't dangerous for an adult, it can be very dangerous for a baby.

Suddenly, my wife saw an Arab woman holding the baby and banging on his back to get water out of him.

The baby had run right into the water and a non-Jew who spotted him pulled him out. The Arab woman who just "happened" to know CPR "happened" to be standing right there and gave him the best care he could have gotten, at just the right moment.

When the paramedics came they told us it was a real miracle. Had it taken even one minute more, I don't want to think what would have *chas veshalom* happened. And if he hadn't gotten that specialized care at just the right moment, he would have suffered extensive damage.

The baby was in such good shape that he needed to spend only one night in the hospital for observation. The next morning, we were sent home.

(Daily bitachon in 5 minutes, Thursday, Parashas Eikev, 5781/# 239)

Shehecheyanu From Canada

An avreich from Lakewood recounts his story:

Baruch Hashem, it's a mazal tov! My wife just had a baby boy. This baby is a living miracle, born after the doctors predicted he would be very sick. Baruch Hashem, the baby and new mother are both healthy. After the birth I was so overjoyed that I wanted to express my gratitude to Hashem Ysiborach with a Shehecheyanu at the bris mila, but since our minhag is not to recite Shehecheyanu at a bris, I felt it was improper to deviate from our family minhag and tried to contain my emotions.

The day before the bris, my mother flew in from Canada and presented me with a gift in honor of the new baby - a new tallis. She knew nothing of my desire to recite Shehecheyanu, but her gift allowed me to recite the blessing at the bris and express my deep gratitude to Hashem for His amazing miracles we'd experienced in the past few months.

(Sunday, Parashas Re'eh, 5781, morning, story #1/ story #21393)

Are health insurance plans considered proper hishtadlus for one's health, or should one, perhaps, express his bitachon in refraining from making this added effort towards his health?

Q #26

S.A., Beit Shemesh

Disclaimer: All approaches presented here are exclusively for discussion purposes. For practical ruling please consult with a competent halachic authority.

It Happened To Me

Rabbi Yechiel Davidowitz from Beit Shemesh: I'll tell you what I do. For the past twenty years, every time I get a telephone call from an insurance agent offering me another insurance plan, I donate the cost to tzedakah. Baruch Hashem, I've seen open miracles, and I've never needed those insurance policies. The concept here is simple: Hashem can give us the best insurance policy there is. And even more — Hashem's insurance pays both in This World and in the Next. In This World I merit seeing miracles, and in the Next — I have the zechus of tzedakah. Insurance, while perhaps a good thing, only pays you in This World.

Determine Your Spiritual Level Rabbi Aharon Beifus from Rechasim and Rabbi Yehoshua Levi from Yerushalayim:

You have to be honest with yourself and acknowledge your actual spiritual level. While the Ramban says, "What is a doctor doing in the house of G-d fearing people?" today every Israeli citizen must be registered in a health fund. In the past, however, this wasn't always the case. When Rav Dov Yaffe was asked why he didn't sign up for a health fund (while it was still not mandatory), he answered, "Why should I pay money for the possibility I will be sick? Why should I be sick?" His level of bitachon was obviously a very lofty one, which is not appropriate for everyone. I think the rule of thumb in this case should be - if it worries you, it's a sign you're not yet ready for this level of bitachon. In that case, you need the extra the medical insurance.

Rabbi Dovid Leifer from Yerushalayim: Doctors and medical attention are often needed today, especially with young children. Insurance policies can greatly reduce the prices one will be forced to pay, and having the extra insurance is part of our obligation of hishtadlus, expressing no lack in bitachon. In my opinion, only people who are on the level not to do hishtadlus for parnassah can afford not to have medical insurance.

No Problem

Rabbi Yaakov Hilleson from Natanya and Rabbi Yehoshua Levi from Yerushalayim:

The Sifsei Chaim mentions a rule that applies whenever there is a hishtadlus vs bitachon doubt: whatever is the accepted norm for bnei Torah is permissible because, "Yisroel, if not prophets, they are sons of prophets." Since it is accepted to have health insurance today, having healthy insurance shows no lack in bitachon. (See Shevet Halevi, volume 4, chapter 1.)

Rabbi Mordechai Ben Aryeh from Teveriah:

Hashem deals with every generation according to their strengths and needs (according to Drashos Haran). Therefore, every generation's form of hishtadlus matches the current reality, and today, I don't think signing up for medical insurance expresses a bitachon-deficit.

Rabbi Yehuda Gewirtzman from Beit Shemesh: We know that our efforts create the

path for the heavenly abundance created by our bitachon to come down on us. Since people naturally get sick every so often, medical insurance is quite helpful.

Rabbi Shlomo Gantzfried from Yerushalyaim sees another side to the question: if insurance serves as hishtadlus for parnassah, any extra efforts are unnecessary. Many poskim write that while signing up for insurance is permitted, there is no obligation to do so.

Rabbi Eliyahu Schwartz from Modiin Illit: Why not? Health insurance comes in handy. And if the cost is what deters you, well – a ba'al bitachon signs up for insurance and doesn't worry about the money.

Heavenly Messenger

Rabbi Shalom Miller from Bnei Brak: We often find out only after signing up for insurance just how useful it is. I don't think you run after different policies, but if you're offered one — look at it as a heavenly sign directing you to do so, and sign up.

Rabbi Moshe Zeivald from Ashdod, adds a story to illustrate this point: My uncle was very ill. Just before he feel ill, his family convinced him to sign up for insurance which enabled him to cover all the added costs of his illness. Hashem sent him the insurance when he needed it.

On the other hand, Rabbi Chaim Miller from Modiin Illit tells another story that illustrates the exact opposite: A man asked his rebbe if he should insure his house. His rebbe told him there was no need to insure it. The man didn't listen to his rebbe and went ahead and insured his house. A little while later a fire broke out, and the man's house burned down. The man returned to his rebbe and told him the story. "If your house hadn't been insured," said the rebbe, "it wouldn't have burned down because Hashem hadn't declared you deserved to lose the money."

Precedent

Rabbi Eliyahu Menachem Abrahams from Yerushalayim quotes from Machshava B'Parasha (Bereshis, p. 224): The author once asked Rav Chaim Kanievsky shlita if he should sign up for the added medical insurance offered by various health funds, Reb Chaim said not to. A few years later, when he asked again, he was told to go ahead and sign up. "What changed?" he wanted to know. Reb Chaim told me that it was true, in the past he had instructed people not to buy extra insurance policies because that's what the Chafetz Chaim used to say "But later I heard that the Chafetz Chaim changed his mind and said that insurance is a basic necessity like bread, so health insurance shows no lack in midas habitachon."

Question for next week

Every few days, there's a man who comes to the shul where I daven and asks the gabbai permission to daven for the amud. The gabbai lets him, and this bothers me for a number of reasons: One reason is because I have a nice voice myself, and the only reason I don't daven is because I lack the self-confidence to go up and ask the gabbai for the amud. This bothers me a lot, and I can't daven well because of it. What should I do about it?

M.N., Yerushalayim

Effects on Two Ends

e receiving end

My sister and I bought apartments together in a group purchase. Then one of us had to sell. Because I read the hashgacha pratis pamphlet, I was able to be mevater and sell.

A few months later I bought a bigger apartment! Yasher koach!

L. S., Beit Shemesh

For issue 66 I sponsored 40 shuls as a zechus to be able to sell my apartment easily.

That Thursday, a buyer contacted me, and on Sunday the apartment was sold!

Thank You, Hashem!

Anonymous

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