

LOCAL NEWS TIDBITS

THIS ISSUE FEATURING:

- TEL TZION
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- MAALE AMOS
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- HAR YONA
- GIV'AT HAMOREH

Send in your updates, news tidbits, announcements, simchas, etc. 053-319-1618 (leave a clear message if there is no answer), or send to news@igudyc.org.

GENERAL

• Leebaynu, the English-language division of Lev Shomea, recorded messages and advice for Anglo parents of boys entering the Israeli Yeshiva Gedola system, from Rav Moshe Hillel Hirsh and Lakewood/Mir-Brachfeld *mashgiach* Rav Reuven Hechster, and an

ARTICLES ON COMMUNITY, PARNASSAH AND CHINUCH

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ARTICLES FROM LOCAL RESIDENTS, BUSINESSES AND PROFESSIONALS

BEING A CHUTZNIK

Mrs. Y. Tugendhaft, Nof HaGalil

So, I am officially American and rich, neither of which are true, but according to some Israelis who live here, anyone who is *chutznik* is from the US and is rich. In their mind, Eretz Yisroel is the center of the world (which is true), and anything outside of Eretz Yisroel is one jumbled mass of *chutz la'Aretz* – and the fact that the entire *chutz la'Aretz* spans continents, time zones and languages doesn't seem to bother them. In fact, when we moved into this little (very Israeli) neighbourhood and someone told my husband, 'Ah, so you're *chutznik* like Levy from France?' But no, the difference between an Englishman and a Frenchman is about the same as the difference between an Englishman and an Israeli – same language and culture barrier.

People often confuse me with the other '*chutznikit*' in our *kehillah* even though she is American and I am British. I forgive them, because the fact that they have another *chutznik* to confuse me with is nice, because it means I have a friend who speaks my language! B"H my *Ivrit* is getting better, so I can actually converse with the Israelis here. Once, when I was telling one Israeli how difficult it is for me express myself properly in Hebrew, she said that my Hebrew is good,

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enlightening panel including Rav Yosef Elefant, and more. The recording was screened for parents in the beginning of the *zman* at the Lev Shomea headquarters in Yerushalayim. Contact info: *8147 | Leebaynu@levshomea.org

YERUSHALAYIM

REGION

TEL TZION

- The English-speaking N'shei, coordinated by Mrs. Abramowitz, will be having its annual Yomim Nora'im preparatory event (speaker and light refreshments) on *motza'ei* Tzom Gedalyah.

- Hatzlacha to Zevi Abramowitz, Noson Kops, Shimon Mordechai Wienroub, and Eliyahu YomTov, upon starting *kitta alef* in the Ayeles Hashachar *cheider*.

- V'chol Bonayich, the holistic youth program that runs from *kitta zayin* through *yeshiva gedolah*, led by R' Shlomo Dovid Hepner, originally from Gateshead, and R' Shmuel Goodman, originally from NY, ran a unique summer initiative. Yeshiva boys that learn an hour a day get an outsized experience - hang gliding, scuba diving, hot air balloon... For this year's program the boys who succeeded in the initiative headed out over the sea via helicopter. This was in addition to the regular *bein hazmanim* activities: trips and in-house *shabbaton*.

KIRYAT SEFER

- Over the past year, N'shei Kiryat Sefer has undergone a total transformation by reorganizing with one goal in mind:

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and it's just the accent I need to work on.... so however hard I try to roll my '*reishes*' right, and however proud I am of my daughter who thought that the word '*keter*' ends with a '*ches*', I still haven't made it.

But, B"H the people here are very warm, welcoming and friendly, and they are also very tolerant of my mistakes. And at least I can laugh at my own mistakes. Like the time I made an 'English cake' for a lady who'd given birth. Sometime later she thanked me for it after I had totally forgotten about it. In my haste, I told her 'טוב שזכרת כי לא שכחתי' – 'it's good you remembered because I didn't forget', instead of 'it's nice you remembered because I had forgotten'.... But it wasn't as bad as when she was sitting *shiva*. I had called her to be *menachem avel* and I was fumbling on the phone, because Ivrit isn't my natural language and *shiva* calls are difficult in any event. By mistake I had said 'המקום ינחם אתכם בתוך שאר חולי ישראל'

For all the mistakes I have made, and for all the mistakes they make, it still is really worth it just to live in Eretz Yisroel. The people here are so special and make do with so little. They have such *yiras shamayim* and high standards of Torah and *mitzvos*. It gives me such pride when they ask me 'what made you come and live here?' and I respond 'because there is nothing like living in Eretz HaKodesh!' When I tell them that, they look at me with awe and say 'אשריך'. Lots of Israelis live in Eretz Yisroel because they were born here, and it wasn't something they consciously chose. But for us *chutznikim*, who have chosen to cross the ocean and leave our families to live in this holy Land where we don't speak the language, it is truly something incredible. So, whenever I feel a twinge of sadness that I won't be going to my parents for Yom Tov, or when I feel left out of these very dramatic Israeli discussions in the park which are too fast paced for me to join in, I try to remember that this is my *mesiras nefesh* for living in Eretz Yisroel, and 'אשריני'.

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For the Sin We Have Committed Through Borrowing

The ease of borrowing from gemachim, and the culture of constantly "rolling over" one loan into another, should prompt both borrowers and gemach administrators to stop and reconsider where this cycle is leading.

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creating a vibrant, warm, and inspiring space specifically for our English-speaking women.

Every month, we gather *lichvod* Rosh Chodesh to recharge and connect with either an uplifting speaker, *kumzitz* or a creative workshop. In addition, we've also been hitting the road together with periodic trips and outings, giving us a chance to explore, unwind, and laugh together away from the routine.

Whether you're a long-time resident looking to reconnect or brand new to the area and searching for your local circle, there is a place for you here. We've already planned out an entire year's calendar packed with upcoming events so you won't miss a thing.

Want to get involved, get on the mailing list, or grab a copy of the event schedule? Reach out to us anytime at Nesheikiryatsefer@gmail.com / 054-848-4563. We can't wait to welcome you!

MAALE AMOS

- The evening *kollel* in Maale Amos, founded and led by R' Yaakov Yoseif Shapiro, originally from Baltimore, held its annual event during a Thursday night in Elul, where over 60 members of the *kehillah* joined together and heard *divrei chizuk* from the Mara D'Asra Rav Zev Charlop, originally from NY, and guest speaker Rav Baruch Tzvi Greenbaum. The *kollel avreichim* are joined by working Bnei Torah and fill the Bais Medrash with sounds of Torah every night.

- Towards the end of this past school year, the 4th and 5th grade boys from the local *cheider* made a trip with 5th-grade

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By Nachum Bruk, Director of Coaching at Mesila

I have wanted to write about this subject for a long time. It is a sensitive issue, and I was reluctant to address it. But as we approach the season of *cheshbon hanefesh* I concluded that it could no longer be avoided.

A few days before the Yomim Noraim, I sat down with a respected *avreich*, a *talmid chacham* who is already marrying off his children. He told me that until several years ago, he had lived in a state of constant financial uncertainty. Every month, the family found itself short of money. They had no orderly budget, and his solution was always the same: "rolling *gemachim*."

"I was the kollel's *gemach* expert," he told me. "People would come to ask me where they could obtain a loan, which *gemachim* had money available and how they could shorten the waiting list at a particular *gemach*."

He had indeed become an expert at finding loans. But expertise in applying bandages is no substitute for consulting a doctor. Inevitably, his situation deteriorated until the family was deeply mired in debt.

Eventually, another caring individual stepped in to help. He assisted in reorganizing the loans, but only on condition that the *avreich* undergo a genuine financial rehabilitation process. He helped him manage his bank account properly, establish a budget, and finally begin moving toward financial stability.

Today, the *avreich* told me, his finances are balanced, and he no longer falls into overdraft. Now, however, he is once again preparing to marry off a child. He is determined not to return to the old cycle of rolling one loan into another, so he has begun examining the alternatives available to him.

Once his monthly income and expenses were clearly laid out, finding solutions became considerably easier.

During our conversation, he mentioned that he gives private lessons. We examined the possibility of adding a few more hours. With a relatively modest additional effort, he could become eligible for a government work grant of approximately 10,800 *shekels* a year. He also discovered the possibility of increasing his monthly income by close to 1,000 *shekels* through other benefits to which he might be entitled.

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rebbe R' Yaakov Yosef Shapiro to visit several Gedolei Yisroel, including Rav Moshe Shternbuch and Rav Tzvi Kushelevski, *shlit"u*, who were very impressed with the quality of the boys.

- The *yeshiva bochurim* had an amazing three weeks of tremendous *shteiging* and fun refreshing trips, in the local *yeshivas bein hazmanim* program coordinated by R' Eliyahu Benyowitz, originally from Baltimore, whose vision is to combine the ideas of American summer camp fun, classic American shul "breakfast and learn" *bein hazmanim* programs, and the relaxed atmosphere of *shteiging*, to instill in the yeshiva boys a connection to Torah and pride in being *bonei Torah* and *bonei haYeshivos*.

The boys had *shiurim* on *hilchos Shabbos* over the course of the summer, culminating with a "clicker" game testing the boys on what they learned, and were gifted with *seforim* for their efforts.

MITZPEH LEAH

- The Herskovits family, who just moved in this *bein hazmanim*, is happy to welcome the Leiman family from RBS, originally from Five Towns and Monsey, the second Anglo family to join the community, established 3 years ago, which now includes 18 Chareidi families living in private homes with yards on a hill near the established town of Kochav HaShachar. Housing can be much more spacious with space to grow and a lot cheaper, but there are other serious challenges to be aware of. The only *mosad* for now is a *kollel*, and kids go in to Tel Tzion or Neve Yaakov for schooling. There is also a *cheder machshevim* (computer room) on site

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For the first time, he had a plan based on actual figures rather than on the hope that another loan would somehow become available.

The Financial Illness of Our Generation

The man I met had once been considered an "expert" in *gemachim*. Yet he told me that this very expertise had prevented him from looking for real solutions. It allowed him to avoid taking constructive action and, ultimately, condemned him to a life of constant financial juggling and unrelenting pressure.

The days of *cheshbon hanefesh* require us to examine not only our personal conduct, but also the broader culture that has developed around *gemachim*.

Gemachim were created to lend money to someone who has encountered a genuine financial difficulty. Lending money to a Jew in need is an extraordinary mitzvah. It can prevent a person from collapsing and enable him to regain his footing with dignity.

But within a significant segment of our community, *gemachim* have gradually become something else: not a temporary source of assistance, but a regular source of income.

When some families consider how they will manage next month, the answer that immediately comes to mind is, "At worst, we'll take another *gemach*."

Aside from the fact that this can involve an explicit *issur* – the Shulchan Aruch in *siman* 97 states that a borrower may not take a loan when he has no idea how he will repay it – this is simply not a rational or sustainable way to live. It leads families further and further into a financial pit.

More than twenty years ago, *roshei yeshivos* warned about this phenomenon, describing the culture of rolling *gemachim* as "the financial illness of our generation." Unfortunately, the problem has only grown since then.

Gemachim are sometimes used for genuine emergencies: a medical crisis, marrying off children or another major expense that could not reasonably have been anticipated or absorbed. These are precisely the situations in which a *gemach* can fulfill its vital purpose.

But when a *gemach* loan is being used as a bandage over a family's chronic monthly shortfall, when

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servicing the locals. R' Ephraim Herskovitz (who grew up in Montreal) is happy to provide details to anyone seriously interested in joining – 054-843-8122 / y023137911@gmail.com.

NORTH

HAR YONA

- Hatzlacha to R' Yehuda Tugendhaft, originally from London, on inauguration of his 'Yesichena' hotline. Yesichena is a *kav* for English speakers in Eretz Yisroel looking for guidance, understanding and *chizuk*, *b'haskomas* הג"ר דניאל טרביס שליט"א. If anyone is interested, the number is 0583242022 for men, and 0504151259 for women, 10-11pm every night.

GIV'AT HAMOREH

- The Radzinov shul has moved to the מקלט on 33 הנרייטה סולד. The shul, headed by local *mashpia* R' Shmuel Ribiat, originally from Baltimore, is בנשיאות הרה"צ רבי גמליאל רבינוביץ שליט"א, and focuses on a *geshmake davening* experience with שמחה והתעוררות הלב.

The shul is now one of the many community shuls making good use of the מקלטים... Did someone call this city עיר מקלט...?

- The Noam HaShem shul welcomes the rav, Rav Tzvi Hazze *shlit"a* from Bnei Brak, upon moving with his family to live in the neighborhood after two years of leading the shul. A discerning eye will notice the sparsity of frocks in the shul on Yomim Tovim, unusual for the Litvish shuls in the neighborhood, this owing to the large percentage of *chutznikim* and 2nd-generation among

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borrowing has effectively become part of the household's income, the loan does not solve the problem. It merely postpones it, often while making it considerably worse.

Perhaps the time has therefore come for *gemach* administrators to reconsider the criteria by which loans are approved.

When a loan is requested to cover an ongoing shortfall, it may be appropriate to make approval conditional upon the family entering a structured financial program acceptable to the *gemach's* administrators. The goal would not be to punish or embarrass the borrower, but to ensure that the loan becomes part of a genuine solution rather than one more link in an endless chain of debt.

There may also be room for a practical system through which *gemachim* can obtain a fuller picture of a prospective borrower's existing obligations. A *gemach* administrator considering a new loan should ideally be able to know whether the applicant is already carrying several other *gemach* loans.

Several years ago, Israel's banking system established a centralized credit database precisely to prevent borrowers from becoming dangerously overleveraged. A similar principle, adapted appropriately and sensitively for the *gemach* world, could help administrators make more responsible lending decisions.

"The mother of invention is necessity." As long as a family can "plan" next month's budget around an endless succession of loans, there may be little immediate pressure to confront the underlying problem. But if continuous borrowing is no longer available as the default solution, reality may compel the family to seek guidance, examine its income and expenses, and begin managing its finances in a healthier and more sustainable way.

In time, that family may be deeply grateful to the *gemach* administrator who had the courage not merely to provide another loan, but to help bring the cycle to an end.

May we all be blessed with a *gemar chasima tova*, abundant *parnassah*, sound financial decisions and a healthy approach to managing the resources Hashem has entrusted to us.

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the members of the shul. The shul was originally housed in the school shul on the campus of a local *dati* school, but with the recent takeover of the campus by the local *cheider*** it has relocated to the large sports hall and is undergoing renovations. This is one of the few shuls of the *kehillah* in a proper building...

** Since the Litvish *kehillah* in Giv'at HaMoreh was established with the initial ten families 15 years ago, the Chareidi *mosdos chinuch* have steadily grown with the *kehillah* and spread over the neighborhood, and the others have shrunk and/or left the neighborhood. Aside from the Chareidi *mosdos*, there is one *kiruv* school and only two *chiloni ganim* still operating, at the fringes of the neighborhood.

- Kollel חיינו in the Giv'ah has entered its 4th year this Elul. Originally founded by Rosh HaKollel R' Gershon Segal in Baltimore as a *kollel baalebatim*, after his move to Afula four years ago it evolved into a *halacha kollel* training *avreichim* to become מורי הוראה, with over thirty *avreichim* today, and other than R' Segal they are all Israeli...

- Kollel Pri Chaim is one of two new *chaburos* which opened this Elul in Heichal HaTorah Retzufos. The Rosh HaKollel R' Mordechai Menachem Singer, originally from Manchester, intends the *kollel* to be a mix of Israelis and English speakers to allow for easier acclimatization. The *kollel*'s focus is on learning and remembering from the *sugvos* up through Shulchan Aruch and the *psak*.

- If you would have walked in on the first day of Elul Zman and seen the *avreichim* of Kollel Zichron Moshe Eliezer learning that day's *daf* of the *daf hayomi*

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About Mesila: *Mesila is an international nonprofit organization dedicated to helping individuals and families achieve lasting financial stability. Through practical financial education, one-on-one coaching and community programs, Mesila provides the tools and guidance families need to manage their finances responsibly, make informed decisions and build a more secure future. For more information – 02-5000-475 / info@mesila.org.*

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Tasty Or Healthy?

Yehuda Tugendhaft, Nof HaGalil

The mouthwateringly juicy triangular pieces of watermelon peered out at me from the glass serving dish as we finished our almost harmonious rendition of *yom zeh mechubad*.

"I'm getting first!" Yael called out assertively in her 4-year-old Israeli accent.

"I'm getting first!" Shimmy called out after her, not because he knows what the words mean, but if Yael says it, it is probably an appropriate thing to say.

"I don't want any," Yossi said maturely.

"Why not?" I asked.

"It is not healthy."

Watermelon is not healthy? I am no nutrition specialist, but that definitely sounded a bit far-fetched.

"It is yummy, so it must be unhealthy," he explained matter-of-factly.

We all understand that not everything tasty is automatically unhealthy, but there is a similar thought that is not too uncommon: if it is yummy, it can't be the *retzon Hashem*.

Sometimes we imagine that any desire to enjoy ourselves or to be successful in life is automatically the Yetzer Hara, lying in ambush and waiting for an opportunity to destroy us. That anything that is not *geshmak*, anything that is against our human nature, is automatically the Yetzer Tov.

It is certainly true that there are situations that the Torah demands us to be *moser nefesh*. They happen to all of us from time to time. For example, if the *techina*

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הולין דף ק"ה, don't let that confuse you! It's not a Daf Yomi *kollel*. In an interesting coincidence, that was also the *daf* being referenced in *kollel* as connected to יורה דעה סי' צב and the *sugya* of בשר בחלב. The *kollel*, led by R' Yehuda Moishe Lieberman (originally from Manchester) who also heads the Heichal HaTorah Retzufos, learns *sugyos* in *shas b'iyun* followed by the Tur and Shulchan Aruch during morning *sefer*, and *bekius* in the afternoon, and includes *avreichim* originally from England, America, France and Eretz Yisroel.

- Hatzlacha to R' Shmuel Ribiat (Baltimore) on his new job as משיגה in ישיבת תורת יקותיאל in Chadera. It is a Sephardic ישיבה קטנה named for the Sanz-Klausenberger Rebbe, now with an American Ashkenazi *meshgiach*...

- In the past month, at least 2 families took advantage of the extra help extended to *chutznikim* by the local organization helping mothers after birth, Yad Lochetzet Yad. The organization provides 8 days of meals to *chutznik* families (and not the standard 3 days), as many are here in Eretz Yisroel alone without parents or much family to help.

Wishing all our members and newsletter readers a טובה והתימה טובה!

To join the Igud & subscribe to this community newsletter:
053-3191618
join@igudyc.org

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stains my Shabbos jacket and I have no spare one, I will just have to walk around all day with an embarrassing splotch. There can even be situations that a person's whole life could be like that, such as people who lived in times where they would have to lose their jobs every week in order not to work on Shabbos.

However, the general path that the Torah teaches us is not one of martyrdom. The Torah is not coming to destroy our Olam Hazeh in return for Olam Habah. It is coming to elevate and refine our Olam Hazeh, and to fill our existence with life – with the kind of life that is connected to Hashem, the Source of all life.

This is how the *gemara* proves that the mitzva of lulav is not to take wooden palm branches: they would scratch our hands, and that is not *darchei noam*.

Since it is unpleasant, it can't be the way of the Torah.

Sometimes we are faced by big life decisions, like how to divide our time between learning *gemara* or *halacha*, our own learning or teaching to others, and even who to marry, and we struggle to work out what is the best choice for ourselves. We are taught that one of the factors guiding us should be *ma shelibo chafetz*, the option that we are naturally attracted to.

This time of year, we are all looking for ways to inspire ourselves to *teshuva* and to come closer to Hashem. The Chovos Halavavos teaches us that stimulation for *teshuva* can come from *mussar seforim*, or from the suffering of ourselves or others. However, he adds that the best kind of *teshuva* is one that is sparked by appreciating the kindness that Hashem is showering us with – when a person thinks to himself, 'This watermelon that Hashem is giving me is so delicious, I want to improve and change my ways to repay him for it.'

So, the watermelon can be tasty, healthy and even uplifting. •

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We welcome submissions of articles related to community, parnassah or chinuch, as well as articles from local residents, businesses and professionals – articles@igudyc.org.

You are right now
 somewhere in Eretz Yisroel,
 reading this English-language notice,
 and are no longer keeping two days of Yom Tov
 (or hoping to get there one day),
 living in a Chareidi community of people who never did.

Does that describe you? **Good.**

You bought into the Israeli Chareidi system here,
 lock, stock and barrel – or hook, line and sinker —
 OK, maybe not the sinker.

You have a kosher cell phone,
 your kids are in the mainstream Israeli mosdos,
 and you can even communicate with the Israelis a bit —
 in Siddur Hebrew — or better, or getting better.

But! you're still a bit of an outsider:
 The language, the culture, the mentality,
 the things you grew up with, and of course —
 your unique challenges, that Israelis will never understand.

Your kehillah is great, you wouldn't trade it for anything,
 but still, if only there was also a little corner for people like you,
 a comfortable social space in which you can better relate,
 connect with others like you and have your challenges addressed —

That would make a world of a difference!

איגוד יוצאי חו"ל בקהילות החרדים, or 'the Igud' in short, was established precisely to create that sense of community between us — firstly and secondly (you decide the order): for our own benefit, and for the benefit of those for whom this will enable to comfortably join us in our Israeli Chareidi kehillas scattered throughout Eretz Yisroel.

So please, **join the Igud today**, at no cost to you! **053-319-1618 | join@igudyc.org**

Igud membership includes a free subscription to receive this monthly Igud newsletter in print and/or email. Looking forward to hearing from you!