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**Rabbi Zev Smith Discusses The Importance of the Greatest Investment – Our Neshama**

**By Daniel Keren**



The second speaker in last month’s Presidents’ Day Hakhel Event in Flatbush was Rabbi Zev Smith, internationally renowned Maggid Shiur who spoke on the topic of “Making Wise Investments – A Practical Guide.” Rabbi Smith recalled that Rav Avrohom Pam once said that every person is a CEO and controller of the greatest business – his neshama, his life. The neshama is an individual’s greatest wealth.

Rabbi Smith gave the example of someone entering a business or factory. The visitor realizes that the enterprise doesn’t happen on its own. Somebody has to be supervising either the business or factory.

Today we live in our very difficult times. A year later after the COVID pandemic, we have to see ourselves as survivors. When a person performs a mitzvah, one should so with much simcha (joy). Too many of us underestimate the importance of our mitzvah actions.

Rabbi Smith gave three examples (Reuven, Aharon and Boaz) of righteous Jews who didn’t realize the importance of their maisim tovim (good deeds). If they had known that their actions would have been recorded in the holy Tanach (Bible) for all eternity, they would have done their righteous actions in a more exalted manner.

What is more tragic that the story of a poor millionaire?, Rabbi Smith asked the members of last week’s Hakhel Event. Who is a poor millionaire? He told of the story of Rabbi Chaim Kreiswirth, the longtime Chief Rabbi of Congregation Machzekei Hadass in Antwerp, Belgium. Before the Second World War, a Jew met Rabbi Kreisworth and confessed that he didn’t think he would survive the growing threat of the German Nazis.

**The Number of the Swiss Bank Account**

He gave Rabbi Kreiswirth a paper with the number of a Swiss bank account and begged the rabbi to relay that information over to his son if his son should survive the Nazi’s final solution. But Rabbi Kreiswirth had no way of knowing whether or not the son had survived or where he might be found. And he forgot about the whole matter.

Twenty-five years later Rabbi Kreiswirth came across a shamash in a shul who could barely make ends meet. When the shamash mentioned his name, all of a sudden the rabbi recalled his conversation with the man who had a Swiss bank account. He questioned the shamash and realized that he was indeed the son of that man. He excitedly told the poor shamash that he was in reality a very rich man worth millions of dollars. He brought the shamash to his home and not only gave him the number of his father’s Swiss ba

**Realizing the Wealth of Just One Mitzvah**

Rabbi Smith explained that we are all like that shamash. Do we realize the wealth of just one mitzvah that we can perform? Do we comprehend the wealth of just one seder of learning in the yeshiva or beis medrash?

Rabbi Smith recalled the story of a Jew whose friend’s business was failing and who begged him for a loan to salvage his parnassa (livelihood). This would require the first Jew to refinance his home to come up with the money that his friend desperately needed to save his business. Despite his great nervousness in performing this mitzvah, the homeowner decided to help his friend and so he approached his bank to get a loan on the value of his home.

**Shocked by Requirement to Purchase**

**“Unnecessary” Flood Insurance**

To his shock, the Jew was told by the bank that they couldn’t refinance the house because it did not have adequate flood insurance. At first, he was upset by having to spend more money for that “unnecessary” expense and he actually thought of abandoning his initial decision of performing the mitzvah. But after a few seconds, he went ahead with his initial idea to help his friend and purchased the very expensive flood insurance demanded by the bank.

Not too long afterwards, the devastating Hurricane Sandy struck New York City and one of the most hard hit regions was Far Rockaway, where the Jew who helped his friend lived. Indeed his home was heavily destroyed by the flood waters of Hurricane Sandy.

Because of the flood insurance that he was forced to buy, the Jew who did a mitzvah to help his friend save his business was able to repair and save his home and replace all of the contents destroyed by the hurricane. Rabbi Smith explained that not only did he benefit in this world from his willingness to perform a mitzvah, but his greatest payoff for that good deed will be in Olam Habah (the world to come.)

Rabbi Smith quoted the Mishna in Hagiga that there are certain irreversible tragedies that can’t be remedied. One example is the person who causes the birth of a mamzer (an illegitimate Jew) or a Torah scholar who goes sour and become an Acher (heretic.)

**The Failure to Recite Kria**

**Shema in the Proper Time**

A third example of an irreversible tragedy is a person who failed to recite Kria Shema in the proper time. And that last example highlights just how important a mitzvah really is.

Once a woman, a single mother called Rabbi Smith to ask how she should calculate her maisa kesiba on the small welfare check she received. When Rabbi Smith explained to her that she wasn’t obligated to give tzedakah, she replied, “I am not asking for a heter, but an explanation on how I can calculate the maisa kesifa.” For she wasn’t looking for an excuse for she greatly valued the mitzvah of giving tzedakah.

Rav Pam says that it is not enough for a Jew to be frum. One must be a wise investor [in performing mitzvahs.] The nisoyan (the challenge) in life is that most of us don’t appreciate the value of a mitzvah. Do we use the opportunity when living with others at home [or at work or with neighbors or when in shul] to be a wise investor in performing mitzvahs?

Why do Bnei Eisav (the descendants of the wicked Esau) have the power to persecute the Yidden (Jews) throughout history? Because, Rabbi Smith said, Eisav was mesiras nefesh (self-sacrificing) to fulfill the mitzvah of kibbud av (honoring his father Yitzchak).

**Yosef Willing Undertook a Suicide**

**Mission to Honor His Father**

Yosef Hatzadik learned from his Uncle Eisav. When Yosef’s father Yaakov asked him to check up on his brothers (who were jealous and greatly hated him). Yosef knew that fulfilling his father’s request was nothing short of a suicide mission. But he went to his brothers anyway because of his greater desire to honor his father.

Rabbi Smith said that today we are writing the last chapters of history. These are very difficult times. A Jew recently was told by a goy (non-Jew) that the only hope for the world is the Jewish messiah (moshiach). And the only way we can ensure this is by our continued and increased investments in mitzvahs that come our way and by studying the Torah.

Rav Yerucham Levovitz in the 1920s said that the darker the world gets, the greater ability we have to generate increased and powerful light that will bring Moshiach by pursuing mitzvahs.

*Reprinted from the March 5, 2021 edition of The Flatbush Jewish Journal.*

# Rav Avigdor Miller on

# Happiness: How to Acquire It



**QUESTION:** **It was said here recently that man possesses a deep well of happiness within him. How does one open it up?**

**ANSWER:** I am going to tell you the secret right now. Happiness is not one thing, happiness is ten thousand things. Now, pay attention; you’ll ridicule me but if you’re serious, you’ll see I’m giving you something; a big gift.  
 Number one, learn to be happy that you have a roof over your head. Here’s a poor woman, homeless, a little bit demented, and she’s pushing a shopping wagon. All her worldly possessions are in the shopping wagon; she has nothing. She doesn’t have a bathroom, she doesn’t have a kitchen, she doesn’t have a bed to sleep in. Where does she go when it’s raining? A pity on her.

**A Heartbreak to Look at Her**

You see her, she’s bedraggled; it’s mamish a heartbreak to look at her. If she could only have a place to sleep. But she sits down on a bench; it’s freezing weather, and she’s trying to get a nap on a bench, trying to fall asleep on a park bench. It’s freezing, and she has no place to sleep.

And you – you have a house with a roof over your head. How lucky she would be if she could have a little place, a shack with a roof over her head; she’d be the happiest person right now. Even without any heat, she could lie down on the floor at least and sleep. She doesn’t even have that.

So first learn to enjoy a roof over your head. It takes a long time to appreciate a roof properly. A roof over your head! Ahh! What a happiness that is!

Then learn what it means to have running water in your house. Running water! It takes a long time to learn to enjoy that. When I was in Europe, we didn’t have any running water in the houses; no such thing! In the yeshiva, there was a keg of water the shamish used to fill up.

**Any Water Had to be Boiled**

**Before You Drank in Europe**

Nobody drank from it, chas v’sholom. To drink from the water of the keg? It was poison, that keg of water. No water was cleaned by the city! Water came from a well and there were germs in the keg – they never washed the keg for years. Any water had to be boiled before you drank it in Europe.

And when you wanted to take a bath, there was no bathroom. So either you went to the shvitzbat – the public bathhouse, or they brought in a tin tub. Balabatim had a big tin tub, and they boiled up water in a teakettle. One after the other they poured it in, until the tub was half full. Then you bathed in that water, in a room someplace, in a bedroom. So you bathed in a tin tub filled with water which was boiled in teakettles. When you got through with it, if you had a little brother, he bathed after you in the same water because they couldn’t afford to fill it up twice. I saw it happen that way.

Nobody had a bathroom. When you went to the toilet in the wintertime, in the middle of the night, you had to put on your boots. I stamped through the snow at nighttime. We walked through the snow with heavy boots to the bathroom. You think the bathroom had a seat? No! You crouched over a hole. In the summertime, when you came out, you had to wait about an hour before the odor would go out of your clothing.

**Just Cold Water in Your House is a Big Simcha**

So you start enjoying bathrooms and running water in your house. You have cold water? Not warm water; just cold water in your house is a big simcha. After a while you start enjoying hot water too! Hot water? That’s a luxury! Hot water too!

Then you start enjoying the fact that you have a chair to sit on. In Arabia, they sit on the ground, they don’t sit on a chair. Arabs sit on the ground; they don’t have the luxury of chairs. The nomads have tents. When they want a bathroom, what do they do? They dig a hole in the bottom of the tent, they do their needs and then they cover it up with dirt. In the tent! That’s the luxury in an Arabian tent.  
 But you have a bathroom. So you’re a millionaire already; you have everything. Little by little, you study all these things, and you start becoming rich. After a while you see you have ten thousand things that other people don’t have.

Then you start studying your clothing. You have coat? A coat?! And you have pockets in it! You know, ladies don’t have pockets. That’s why I always say, you make the bracha “אשה עשני” because women don’t have pockets. Men have pockets. Isn’t that a luxury to have pockets? Don’t think it’s a joke. Pockets are a big convenience. It’s a very big gift to have pockets!

After a while, you start enjoying your belt. You make a special brocha: . You have to learn to enjoy your belt, otherwise you’re making a bracha levatala; you’re saying words for nothing every day. So learn to enjoy your belt.  
 All this takes time, but after a while, you become so full of happiness, you don’t know where to stop. So much happiness! So, we’re learning now that happiness consists of knowing many things. And if you invest your mind in studying each individual thing, after a while, it adds up to a very great amount of happiness.

***Reprinted from the February 15, 2021 email of Toras Avigdor (Tape #921)***

**Thoughts that Count**

**For Parshat Ki Sisa**

*And they rose up early the next day, and offered burnt-offerings and brought near peace-offerings, and the people sat down to eat and to drink, and rose up to make merry* (Exodus 32:6)

Such is the progression when a Jew abandons his true faith in G-d and replaces it with a foreign ideology: In the first stage, the Jew is more than willing to bring sacrifices and offerings on behalf of his new dogma. In the second, he looks for the personal benefit it will bring him. The third stage, however, is the lowest of them all: utter licentiousness and immoral behavior. *(Sifrei Drush)*

*Reprinted from the 5756/1996 Ki Sisa edition of L’Chaim Weekly.*

**The Significance of**

**The Jewish Face**

**From the Talks of the Lubavitcher Rebbe**

**Rabbi Menachem Mendel Schneerson, Zt”l**



In this week's portion, Tisa, G-d commands Moses to make a washing basin and place it in front of the Tent of Meeting. This basin was for the priests to wash before they performed their service, as it states, "Aaron and his sons shall wash their hands and feet from it when they go into the Tent of Meeting."

The act of washing had two objectives. The first was for cleanliness and purity, as the kohen (priest) was required to maintain a higher standard than others. The second was for the purpose of holiness: by washing himself the priest received an extra measure of sanctity. In fact, the very act of washing is called the "sanctification of the hands and feet."

Although the Temple in Jerusalem is no longer standing, the lessons we derive from the services that were performed there are eternal, and apply always. Every Jew is considered a "priest" (the entire Jewish people is called "a nation of priests and a holy people"), and the concept of washing before serving the Creator exists on many different levels.

In his Laws of Prayer, Maimonides writes that one must "wash his face, hands and feet before praying the morning service." Nowadays, when we cannot bring actual sacrifices, our prayers are offered in their stead. Washing before we pray follows the example of the priests, who washed before performing their Temple duties.

**Maimonides’ Additional Stipulation**

But why does Maimonides stipulate that the face must be washed -- something the priests were not obligated to do? The answer is that the concept of "face" has a special significance during the period of exile, after the destruction of the Holy Temple.

Hands and feet are symbolic of man's physical ability and prowess; the face is symbolic of his higher powers (intellect, sight, hearing, speech, etc.) The more mundane aspects of life are to be carried out by the hands and feet alone, whereas the higher powers are to be reserved for man's higher calling -- the service of G-d.

Back when the Holy Temple stood, the overall spiritual level of the Jewish people was higher. It would never have occurred to the "face" to involve itself in lower matters; thus, it didn't need an added measure of protection and holiness. During the exile, however, the Jew is sometimes so demoralized that he forgets himself and invests his higher powers in affairs that are truly unworthy of their attention. His "face," as it were, must therefore be safeguarded.

**The Significance of the Modeh Ani Declaration**

In practice, many authorities have ruled that the "Modeh Ani" declaration made upon arising, thanking G-d for restoring the soul, is sufficient preparation for prayer, and washing one's face is not strictly necessary. For the Jew's innermost essence is always pure and connected to G-d, and thus always ready to worship the Creator.

*Reprinted from the 5756/1996 Ki Sisa edition of L’Chaim Weekly.*

**Rabbi Yaakov Kamenetsky,**



Rabbi Yaakov Kamenetsky, zt”l, (1891-1986) was a famous Rabbi, Rosh Yeshiva, Posek and Talmudist in the post-World War II American Jewish community. Rabbi Yaakov Kamenetsky was born in the hamlet of Kalushkove, Lithuania, in 1891.

Due to a decree by the Russian Tzar, his father Reb Binyamin, a timber- dealer and owner of a large flour mill, lost his entire business in one night. The family then moved to the village of Dolhinov where Rabbi Yaakov grew up and attended the local cheder. The study hours were so long that when Rabbi Yaakov's mother would pack his lunch she would put in an oil lamp to be used when darkness fell and the boys continued learning.

Rabbi Yaakov Kamenetsky also studied in the famed Kelm Talmud Torah, famous for its focus on task and ability to avoid distraction. At the age of eleven, he left home to learn in the yeshiva of Minsk. After he passed the entry exam, the rosh yeshiva, Rabbi Shlomo Glovenchitz, still doubted whether he should accept him, due to his youth. "

You are not even bar mitzvah yet", he remarked. With childish innocence, the young Yaakov replied, "Well, I came here to learn, not to be the tenth man of a minyan."

In Minsk, the Kamenetsky household hosted many of Yaakovs friends, amongst others - the future Rabbi Reuven Grozovsky, and the future Rabbi Aaron Kotler. In 1905 Rabbi Yaakov Kamenetsky traveled to Slobodka, a suburb of Kovno Lithuania, to learn under Rabbi Nosson Tzvi Finkel, who is known as the Alter of Slobodka. He also studied in the yeshivos of Slutzk, Krinik and Moltsh. During World War I he took refuge in Lomza in the yeshiva of Rabbi Yechiel Michel Gordon.

In 1919 Rabbi Yaakov married Ita Ettel, the daughter of the Slabodka Mashgiach Rabbi Ber Hirsh Heller. He studied in the Famous Kollel of Slabodka until 1926. In 1926 Rabbi Yaakov Kamenetsky was appointed the Chief Rabbi of the Lithuanian city of Tzitavyan.

In 1937 Rabbi Yaakov travelled to North America to collect funds for the Slabodka Kollel. While in North America he was offered and he accepted rabbinical positions in Seattle and Toronto. In 1945 he accepted the offer of Rabbi Shraga Feivel Mendelovitz of Yeshiva Torah Vodaas in New York to become the Rosh Yeshiva there.

In 1968 Rabbi Yaakov Kamenetsky retired from his position as Rosh Yeshiva and moved to Monsey New York. For the rest of his life Rabbi Yaakov Kamenetsky was a beacon of light and a pillar of truth to the entire Torah world. Along with Rabbi Moshe Feinstein, he led American Jewry in issues of halachic and spiritual guidance until 1986, when both men passed away within a few weeks of each other.

*Reprinted from the Purim-Parshat Ki Sisa 5781 email of whY I Matter parsha sheet of the Young Israel of Midwood in Brooklyn as compiled by Reb Yedidye Hirtenfeld.*

**Rabbi Berel Wein on**

**Parshat Ki Sisa 5781**



I approach this week's Torah reading while still under the influence of the great holiday of Purim. As such, I have long noticed that according to the Talmud, the name of the hero of the Purim story, Mordechai, is alluded to in the portion of this week's Torah reading, which describes the spices that constitute the incense offering in the tabernacle and temple. The names of Haman and Esther that the rabbis also connected to verses that appear in the Torah, are more easily found in the explicit texts that the Talmud makes reference to.

However, the name of Mordechai, that is hidden within the ingredients for the incense service, is more difficult to discern, and seems to be somewhat of an esoteric stretch. It seems there must be a deeper connection and message involved, as well as the link between Mordechai and the incense service of the tabernacle and temple.

All of the interpretations that appear in the Talmud contain far deeper meaning than the literal words. That is why the Talmudic commentaries are so abundant and seemingly endless, both in number and in the analysis and interpretations. So, when the rabbis of the Talmud associated Mordechai with this particular incense service, they wished to convey a deeper and more subtle message than merely a clever play on words.

The ideas and words of the Talmudic sages speak to every generation of Jews, in every circumstance and for all societies.  The task of the scholars of Israel is to be able to ferret out the specific ideas that are intended for them and for their times.

The incense service was viewed by the Torah as having enormous positive, curative and ennobling powers. It could prevent plagues and pandemics, could purify the atmosphere, cleanse the temple of odors and flying insects and also serve as the protective cloud that preserved the priests who offered it on behalf of the people of Israel. However, at the same time, it also had the power of being lethal, destructive, with the ability to cause immense personal and national tragedy.

The sons of Aaron died because of this incense, while their brother Elazar was able to use it  to allay the ravages of a plague. I feel that this depicts the specific connection between Mordechai and the incense service. In the hands of the righteous and altruistic holy servants of G-d, the incense serves as a blessing and has enormous curative powers. In the hands of those who wish only to profit for themselves and have base motives, even if only at the moment that they are performing the sacred service, the incense can be a lethal and destructive force.

The greatness of Mordechai was his humility and self-effacement. It is his total devotion to the salvation of the Jewish people and his willingness to risk all in order to save the people, that elevates him to the highest rank of Jewish leadership and heroism. He becomes a living incense, with all of the blessings that this service entails and brought to the Jewish people. All of us should strive to be disciples of Mordechai and to sanctify ourselves with our spiritual incense service.

*Reprinted from the current website of Rabbiwein.com*

**More Thoughts that Count**

*And the people assembled themselves together around Aaron, and said to him: Get up, make us gods* (Exodus 32:1)

Why did they ask this of Aaron instead of just appointing him in Moses' stead? The answer is that Aaron, "the pursuer of peace," was too close to the people for them to consider him as their leader. Too much familiarity makes it impossible for people to feel the proper respect for their leaders. *(Rabbi Yitzchak of Vorka)*

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**Parshas Ki Sisah**

**The Third System of Tefillah**

**By Rabbi Bentzion Shafier**

**Founder of TheSmuz.com**



*“HASHEM said, ‘I shall make all My goodness pass before you, and I shall call out with the Name HASHEM before you; I shall show favor when I choose to show favor, and I shall show mercy when I choose to show mercy.”* – Shemos 33:19

The Jewish people had worshiped the golden calf, and Moshe Rabbeinu petitioned HASHEM to save them in the merit of the Avos. Rashi explains that not only was he successful in his mission, he also found great favor in HASHEM’s eyes.

HASHEM then said to him that He was going to reveal one of the great secrets of Creation: “You prayed to Me in the merit of the Avos because you assumed that is the most powerful merit in existence. You should know that if the Jews ever sin and the merit of their fathers isn’t sufficient to save them, there is another method that can carry the day. Teach them to call out the Thirteen Attributes of HASHEM’s mercy. By their mentioning My compassion, I will answer them.”

This Rashi is very difficult to understand. HASHEM is teaching Moshe a system for the Jews to save themselves when things are very bleak. Clearly, we are dealing with a serious moment in history, a time when the Klal Yisrael has fallen so low that even their prayers and the merit of the Avos aren’t sufficient to save them. If the prayers of the Jewish nation aren’t enough, and even the merit of the Avos have been used up, how could simply saying thirteen words change the judgment?

**How Tefillah Works**

The answer to this question lies in understanding how prayer works.

From an objective standpoint, one of the most basic questions that a person can ask himself is: why daven? “I accept that HASHEM is more merciful and loving than any creation. I accept that HASHEM loves me ten thousand times more than any human being is capable of and that HASHEM only wants what is best for me. So why do I need to daven? If what I am davening for were in my best interests, HASHEM would have granted it to me. If HASHEM didn’t grant it, it must be that it isn’t for my best. If so, why pray?”

The answer to this question is that there are different systems to davening, each providing a separate **mechanism** through which tefillah works.

**#1 The Growth System**

The first system of davening is the “growth system.” By davening, I change. By reaching out to my Creator, I reach a different perspective and understanding, and the tefillah makes me into a different person. Before I davened, I might not have deserved what I was asking for. Now, after months and months of begging, beseeching, and imploring, I have changed. The person standing at the beginning of this process didn’t deserve what he was asking for, but through the tefillah I grew and am now worthy of what I asked for. This is the first system of davening, where davening changes me.

**The Other System of Tefillah**

**There is Another of Tefillah.**

HASHEM created the world with the attributes of Din (Justice) and Rachamim (mercy) in a fine balance. Din is proper. Din is truth. Din, however is very demanding. It allows no room for error and no room for having a bad day. You are responsible for what you did. If din alone were in operation, very few if any people would exist. Rachamim mitigate Din. You have to understand where the person is coming from. What they were going through. Both din and rachamim are at work, both are in a fine balance.

HASHEM created man and put him in a place where there are many things that pull at him. Life is a fierce battle, with every situation hand-crafted to challenge man.

This situation is fraught with danger. Man can and will slip. It is almost inevitable. For that reason, HASHEM in his infinite mercy created a failsafe plan. If all else fails, pull this lever and you will be safe.

It isn’t based on changing the person praying, or on the merits of others. It is almost a safety hatch that HASHEM created, which changes the system of judgment. It moves the slide-rule from the middah of justice to the middah of mercy. I don’t change, what I did, doesn’t change – the system of judgment changes.

This seems to be the answer to the question. It was as if HASHEM was saying to Moshe, “If it ever turns out that the Jewish nation fails and there is no hope left, when even the merit of their fathers is no longer sufficient, I want you to know that there is another system. It isn’t based on them or the merit of any person; it is based on the mercy of HASHEM. Say these words, and it will move the system of judgment from strict justice to mercy.

Understanding how davening works is essential for us to appreciate its impact and how much it can affect our lives and those that we care about.

*Reprinted from the website of Theshmuz.com.*

**Last Thought that Counts**

*And he saw the calf and the dancing, and the anger of Moses waxed hot, and he threw the tablets from his hands* (Exodus 32:19)

This underscores the difference between hearing about something and actually seeing it for oneself. Although G-d had already informed Moses of the Jews' transgressions, his reaction was more extreme once he had seen their behavior for himself.

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