

# Getting Torah Right

gettingtorahright.org  
[gettingtorahright@gmail.com](mailto:gettingtorahright@gmail.com)

Call me Naftali.

The Torah world does many things extraordinarily well. But no community is perfect and, as years pass and a population grows, you can expect to see some signs of age: imitation replaces creativity and securing social status overshadows idealism.

If things are left to slide for long enough daily life can begin to show traces of corruption and immorality.

I believe that someone sufficiently committed to living a Torah life can make a positive difference - if not on the whole world, at least on himself and his family. But it'll require smart, responsible, and independent choices.

To help, I've put together some observations about personal and moral maturity: why they're critically important and how they can be nurtured. You might find some of what you read in these chapters upsetting. You might even feel I'm wrong. No problem, feel free to let me know.

Who am I? I don't think that's important. The message is what counts, not the messenger. For now, I'll admit I spent many years teaching Torah. That'll have to do.

## Table of Contents

Honesty: confronting "Torah" crime.....	3
What does it cost to learn in a yeshiva.....	3
Bad excuses.....	4
What's your job?.....	4
Honesty and community standards.....	5
Planning ahead: chaos is dumb.....	7
What needs planning.....	8
How to plan.....	9
Where should we live?.....	9
Growing up: taking responsibility for your Torah decisions.....	10
Learn Shas.....	11
Learn Shulchan Aruch.....	11
Shimush talmidei chochomim.....	11
Tanach.....	12
Holding back: taking responsibly for your financial decisions.....	14
The problem.....	14
The solution.....	15
If you're not sure how it will turn out, plan better.....	15
If you can't afford it, don't do it.....	16
Don't make the world worse than it already is.....	16
Fitting in: finding your place.....	17
Isolationism.....	17
Where do you stand?.....	18
Eretz Yisrael.....	19
Finding a balance.....	19
God: treating Him with respect.....	20
The segula tragedy.....	20
Yiras shomayim.....	21

## Honesty: confronting "Torah" crime

Feel free to disagree, but I think dishonesty is a problem.

Of course, we all permit ourselves to lie from time to time. The Gemara even expects it במסכת ובאושפיזא (Bava Metziya 23b) and כלה נאה וחסודה (Kesuvos 16b), and permits swearing falsely to escape criminals ( נודרין להרגין ולחרמין ולמוכסין שהיא תרומה אע"פ שאינו - תרומה - Nedarim 27b).

But those are specific cases which bring harm to no one. In general, the Torah requires us to be honest and open in the way we deal with the people around us. Even in cases of disagreement that can't be enforced by the courts, you're still expected to stand by your word ( שיהא הן שלך צדק ) (מנחת חינוך למצוה רכ"ח). For some important context, see ולאו שלך צדק (Bava Metziya 49a). In many instances where a beis din has no direct jurisdiction, they're nonetheless expected to formally convene and ask God to curse a dishonest Jew with a מי שפרע.

I shouldn't really have to say this: from Jews - because we at least claim to represent God's Torah - must always act in a way that reflects His higher moral values. When judged after death, the first question we'll face is whether our business was run honestly (Shabbos 31a). Torah law requires carefully calibrated weights and measures, using the severe term "abomination" to describe their neglect (Devarim 25:16). And repaying debts is more than just the right thing, it's a mitzva (Kesuvos 86a).

### ***What does it cost to learn in a yeshiva***

So then why is it that many talmidim learning in yeshivos are routinely advised by rabbonim and poskim to provide false information on insurance, welfare, and immigration documents? Whatever some leaders might say in public from time to time, the practice of signing fraudulent contracts to gain access to restricted services is widespread.

The halachic advice is often accompanied by conditions that limit the "heter" to times of need. This is significant. I can't believe any talmid chacham takes pride in guiding his talmidim to such contemptible - and dangerous - acts. The ones who offer such advice probably feel they have no alternative: "how else can this young man - without his own source of income - continue learning Torah unless he cheats the government? It's worth the cost"

But is it really worth the cost? Think about how likely it is that - sooner or later - you'll get caught. Consider the personal consequences: the arrest, the chillul HaShem...you know these things happen.

And is it really true that there's no alternative? Is dealing with the problem of insufficient funds really such a mystery? Of course Klal Yisrael needs Torah leaders and of course it takes years of uninterrupted learning to build such leaders. But do you really have so little faith in God that you

don't believe He can provide for His future leaders without them suffocating their precious souls beneath layers of filthy lies and deceit?

If the money doesn't arrive in a halachically and morally acceptable way, then it's obvious that God has other plans for you right now. Start preparing for them. Although I'm not sure why you weren't advised to start preparing for this possibility years ago when it would have been far less disruptive to your learning.

## **Bad excuses**

"The few dollars I'm claiming from Medicaid is a drop in the bucket compared to the billions of dollars the government wastes every day."

So what? If my neighbor enjoys flushing his mother-in-law's jewellery down his toilet each night, does that mean I can break into his home and help myself to the food in his fridge? Theft is wrong and morally destructive no matter who you're stealing from.

"The government steals millions in taxes from Jews. I'm just taking a little bit of that back."

Whether you realize it or not, you firmly believe that a government has the halachic right to collect taxes (I'll explain how I know that later). Even if most of that money is wasted, it's still theirs to waste. But the fact is that when you factor in tax credits, social benefits, policing, infrastructure maintenance, and a thousand other programs enjoyed by all citizens, I would be really surprised if any community gave up more than it took. (How is that mathematically possible? Have you seen your government's debt lately?)

"תלמוד תורה כנגד כולם"

Everyone - regardless of where you happen to be during business hours - has to learn Torah. But first you have to *observe* the Torah.

## **What's your job?**

Do you have the right to blindly rely on rulings from genuinely expert poskim even though they run counter to the Torah's moral standards?

Some would quote Rashi to Devarim 17:11 on the words "Do not turn from the thing that they will tell you, not to the right or left." But, in fact, only the senior bais din in Jerusalem consisting of judges with authentic semicha has that kind of authority.

Perhaps you'll argue that it simply isn't wise to ignore the teachings of poskim wiser and more learned than you. Now that's a strong point. In fact it would be an act of chutzpah to brazenly assert your opinion over that of someone who has been deeply involved in the study of halacha for many years. And - to make things worse - it would place great strain on your overall relationship with an authority whose wisdom you will need to consult often over the years.

But who said you had to ask? Recognize that cheating and lying are wrong so you won't need to discuss it with your rav in the first place. After all, you don't ask a sha'ala before you make brachos or daven, right? What's obvious is obvious. And if you don't ask, you'll be free to assume that your rav is among the many rabbonim who would never permit cheating.

The bottom line: even if such corruption exists, no one can force you to be part of it.

## ***Honesty and community standards***

Crime happens in every community. As long as we have free will, some of us are going to make stupid choices.

One test of the moral quality of a Torah community is the way it reacts to its own criminals. Rabbi Shimon Schwab responded to such a moral breach in a famous article that's [available online](#).

*"Rabbi" so and so, who sits in court with his velvet yarmulka in full view of a television audience composed of millions of viewers, is accused of having ruthlessly enriched himself at the expense of others, flaunting the laws of God and man, exploiting, conniving and manipulating - in short, desecrating all the fundamentals of Torah Judaism...*

*To defraud and exploit our fellowmen, Jew or gentile, to conspire, to betray the government, to associate with the underworld elements all these are hideous crimes by themselves. Yet to the outrage committed there is added another dimension, namely the profanation of the Divine Name...*

*Therefore, no white-washing, no condoning, no apologizing on behalf of the desecrators. Let us make it clear that anyone who besmirches the sacred Name ceases to be our friend. he has unwittingly defected from our ranks.*

What about the criminal himself? Considering the chillul HaShem involved, is teshuva still possible? Perhaps it's unreasonable for such a person to expect his life to ever return to the way it was before his fall.

Many decades ago, a senior member of the British parliament - a war hero from a noble family - was caught engaged in a disgusting act. From the day of his public shaming until his death years later, this man retreated from public life and abandoned positions and honor. Instead, he worked as a volunteer in a soup kitchen serving a poor neighborhood in London. That's not a bad model to follow.

Contrast all that with the way contemporary yeshiva communities seem to respond to their criminals. Recent history has seen convicted felons having their faces triumphantly pasted on the covers of magazines and newspapers, being paraded through a series of highly publicized visits with yeshiva leaders, and having enormous sums of money raised to pay their lawyers and court-mandated penalties.

What's going on here?

Some refuse to accept the possibility that an orthodox Jew could possibly commit a crime, and instead blame the steady stream of convictions on antisemitism and jealousy. Unfortunately, that's nothing but wishful thinking. Sure, French and Russian antisemitism led to the false prosecution of Captain Dreyfus and Mendel Beilis more than a century ago and it is possible that similar injustices could occur even today.

But imagining that antisemitism explains all of the hundreds or even thousands of "orthodox" criminal convictions in recent years and the need for minyanim, kosher food, and daf yomi

shiurim in American prisons isn't reasonable. (Nevertheless, if you've convinced yourself otherwise, then there's nothing anyone can say that will change your mind.)

Instead, consider the fact that those crimes certainly *look* real to the world around us - and to our children. With that in mind, it would certainly seem to make sense to at least avoid *celebrating* the people and events involved. Sometimes there's wisdom in keeping quiet.

As long as yeshiva communities continue to downplay and even encourage crime and dishonesty, you can expect generations to grow up with an unnatural and unhealthy tolerance for corruption. That can't end well.

## Planning ahead: chaos is dumb

The incomparable Mesilas Yesharim had strong thoughts about looking ahead and carefully considering your options.

*One who goes through his life without introspection about whether his path is good or bad is like a blind man walking along the edge of a river whose vulnerability is great. He is more likely to face catastrophe than salvation. (פרק ב)*

*I see a need for a man to measure and weigh his paths each day in the way of great men of business who constantly organize their investments so they should not fail. One should set aside serious time for this so one's assessment should be deliberate and not casual, for the consequences are great. (פרק ג)*

Who's going to argue with this point? Of course planning is important.

Here's the thing, though. Devoting time to planning important decisions only makes sense when you've got important decisions to make. But what if your next steps are obvious to you? What if you're not in the least bit confused or conflicted over the direction you should take in your life? Then now is a good time to worry. If you're absolutely doubt-free you're probably missing something important.

Life is complicated. What was right last year should be reexamined now and what's right for you is probably not Ok for your brother-in-law. One of the worst reasons for doing something is because "it's what everyone else does."

God chose for you a family, social influences, and a unique set of skills and aptitudes. Do you really think you can accomplish everything He expected you to do with them by carelessly imitating other people?

Want to *intelligently* chart a course for your future? Start by identifying your options. As a rule, the first thing I ask when talmidim request advice is "what are your alternatives right now?" Just by formulating an answer to that question, they'll often recognize more choices than they'd previously acknowledged.

Never mind if some of the options seem far-fetched or are currently unpopular within your social group. You can always eliminate them later if you determine they're not going to work - or they're not a good fit with Torah values. But this has to be one conversation that's not artificially limited by anyone else's expectations. Don't rule anything out before at least considering it.

Here's what I really mean: Allow yourself to look beyond the narrow range of lifestyle choices currently popular in the yeshivishe world. Think big. Be ambitious. Commit to making the world

a better place.

I hope it's obvious by now that I've got nothing against institutionalized Torah study. If all the world's kollelim were to suddenly close down, the orthodox community would effectively collapse within a few years: where would our rebbeim, roshei yeshivos, and top-level kashrus professionals come from?

But these essays aren't talking about the needs of the Jewish *community*. Those are largely being met by the system the way it is now. Instead, I'm writing about the needs of individual members of that community. You. And the people around you. What are *your* needs and who is responsible for ensuring they're satisfied?

Is there a difference? Isn't what's good for the community automatically good for you? No, it's not. Take a moment to think about the words of one of the intellectual fathers of the modern yeshiva movement: Rabbi Eliyahu Dessler.

In a letter printed in Volume 3 of Michtav M'Eliyahu (pages 355-357), Rabbi Dessler explained why he opposed opening a degree-granting teachers' seminary for boys in Gateshead. While such an institution would surely have benefited *individual* talmidim, Rabbi Dessler felt that those benefits were outweighed by the risk that a single talmid with potential to become a godol might be distracted from his higher focus.

Here's how Rabbi Dessler put it:

However, don't think that they don't realize that through this approach many (talmidim) will be destroyed, since they're unable to survive such an extreme approach, and they'll stray from the path of Torah. Nevertheless, this is the price to pay for creating gedolay Torah and yiras Shomayim...

We can see Rabbi Dessler's overarching principle: the needs of the community justify at least partially abandoning the needs of the individual.

Perhaps Rabbi Dessler's assessment of the situation was correct or perhaps it wasn't - there were certainly those who disagreed. But his approach could only be applied to the community as a whole. I can tell you that if a talmid trying to work out his educational or career options asked me for *my* thoughts, I would surely do my best to give him the answer that best fit *his* needs. Anything else would transgress a Torah prohibition (see Vayikra 19:14 with Rashi).

So the questions you should regularly ask yourself involve how *you* - while remaining fully loyal to Torah values - can best serve yourself, your family, and - yes - your community. If the answer happens to also fit with the core goals of the yeshiva world, then great. But if it doesn't, you'd be a fool to ignore your destiny.

### ***What needs planning***

Where do you start? Try making a list of what's important to you now and what kinds of things you think will become important over the next few years. Perhaps it might end up looking something like this:

- What *learning skills* do I currently lack and how (and where) can I best acquire them?
- What specific Torah *knowledge* (seforim, mesechtos, etc.) would I most like to master over the next five years?



- Would I gain by focusing more attention on a specific area of learning (a specific area of practical halacha, b'kius, a particular rishon etc)?
- Based on my background and skills, what are my best career choices?
- How much income will I need to cover my anticipated living expenses over the next five years?
- Where will that income come from?
- What kind of chinuch do I want for my children?
- In which kind of community would I like to raise my family?
- How can I best serve my community (kiruv, Hatzala, chevra kaddisah, joining the board of a chinuch mossad etc)?

Those feel important, don't they? But it would be so easy to blindly float through year after year without ever properly thinking through the "sugya" to discover the right choices. Which makes it fairly certain that, at least most of the time, the choice you just fall into will probably be wrong. I'll be coming back to some of those issues later. But, by all means, feel free to begin your serious thinking right away.

## ***How to plan***

Step one: gather all your information together. Make a new list with a separate column for each of your reasonable choices. Within each column, briefly note the consequences - both good and bad - that might be associated with that choice. Include *costs* - like how much money and time will getting to that particular goal require and what other important activities will it delay. And, of course, include the potential benefits.

Here's a simple example to illustrate how it might work:

## **Where should we live?**

### **Move to City 1**

More jobs  
Close to family  
Strong minyan  
High taxes  
You get the picture.

### **Move to City 2**

Cheaper houses  
Paying kollel  
Good rav  
Far from family

### **Stay Here**

No moving expenses  
Wife's friends  
No current income

Now try to weigh them out against each other. You could, for instance, assign numbers that describe how important each particular point is to you. Positive points would get a positive number and negative points, obviously, a negative number. When you're done that, add up the numbers from each column and see which gives you the highest total. There's no guarantee that that will be the correct answer, but it'll certainly give you some more to consider.

Or, on other words, perform a variation of what the **מסילת ישרים** called a **חשבון הנפש**.

Note: if you can't figure out how to add positive and negative numbers, consider suing the hanhala of the mesivta you attended.

And, of course, talk about it with friends, parents, and rebbaim who know you well and understand your background. Your plans should be built on as firm a foundation as possible.

## Growing up: taking responsibility for your Torah decisions

It's your life. You're in charge and you're the one who, one way or the other, will be judged for your choices. Your parents and teachers are always going to be important influences for you, but you're the one making the decisions. Not for nothing does a father thank God for his bar mitzva bochor's new independence with the words: ברוך שפטרני מעונשו של זה.

Just realizing that you're responsible for your choices will change the way you think. It means that you're the one who will decide what and how you will learn Torah, what career you'll choose, how you'll spend your money, and even the halachic positions you'll adopt.

But are you qualified? That's complicated.

On the one hand, consider the incredible success of the modern yeshiva movement. Countless thousands of its talmidim graduate with the ability to independently learn gemara and halacha. I'm not sure there's ever been a generation for whom comfort with serious Torah learning has been so widespread. If there's ever been a time to excel as a responsible and independent individual, it's now.

Consider also that the true goal of a Torah teacher is to put himself out of work. Or, in the words of our first and greatest Torah teacher: "If only the whole people of God were prophets that God would place His spirit upon them." (במדבר יא:כט) In a perfect world, we would need no leaders.

So independence is neither impossible nor wrong. Perhaps that's part of what lay behind a well known passage in Maharal's Nesivos Olum (Nesivos Olum Torah, at the end of chapter 15). There, Maharal harshly criticized the way people use Shulchan Aruch as their only halachic resource, diminishing their connection to the Talmud itself. "It would be better to pasken from the Talmud itself, even if there's a chance you'll diverge from the true path..."

How practical that might be for us is obviously debatable. But Maharal certainly expected an individual Jew to draw his own guidance for his life's decisions from core Torah sources. And Maharal was not the only authority who thinks this way. More than once I've heard gedolai poskim bitterly complain about talmidim asking simple sha'alos of איסור והיתר וכדומה.

On the other hand you, more than anyone else, know how much Torah you don't know and how much more work you need before you reach even a minimal level of bekiyus. Neither Moshe nor Maharal would want simple Jews just guessing at what they *feel* the halacha should be. Independence needs at least a basic set of skills, and it's hard to know exactly what those skills are.

The Torah wants us to take charge of every part of our own lives. But it also expects us to do it

responsibly. It'll take enormous effort, but it's possible. Here are four things you'll have to do.

### ***Learn Shas***

Start today. Learn through the whole Shas. Do you really think God gave us His Torah just so we should ignore 90% of it? Do you really think that learning just a couple dozen daf a year, year after year, will get you there?

"Oh no!" You cry. "Right now I'm learning how to learn so I'll be able to learn it properly later." Right. As though your "later" will ever arrive. There's only one way to "learn how to learn" and that's by learning.

Looking for a plan to keep you on track? Daf Yomi will do beautifully. Adding Tosafos will be even better. Having trouble getting through a hard daf? Learn the Rambam that relates to the sugya: you'll be surprised how much that can clear up. Still stuck? Cheat. Look through one of the many helpful seforim that now exist. If absolutely necessary, even use the English or find a recorded shiur.

Even if you only get 80% of the sugya the first time through, that'll still get you 80% closer than you would have been without it. And that 80% will make it easier to get 90% and then 100% of future dafim.

In seven and a half years you could be at least familiar with every sugya in Shas. This will allow you to figure out the *context* of just about any sha'ala you face. It may not be enough to reliably decide the halacha, but having the background can help you orient yourself so you can intelligently dig deeper.

Naturally, the project will provide its greatest value through regular review and, whenever possible, iyun.

### ***Learn Shulchan Aruch***

I don't mean learn Mishna Brura - although that's surely a wonderful thing to do. I mean learn all four sections of Shulchan Aruch the way the Mechaber and Rema intended it to be learned: on its own, over the course of a month (or perhaps more realistically, a year).

Many will laugh at the suggestion, wondering how you could possibly get anything of value from such superficial knowledge. I have to admit that I'm sometimes tempted to agree. Halacha is not a simple thing and mastering it takes many years of hard work. There really aren't any shortcuts.

Still, this would be an important first step. As with learning Daf Yomi, this alone won't make you into a posek. But it will get you closer: the Machaber and Rema were not foolish men.

### ***Shimush talmidei chochomim***

You've probably seen the gemara (כב סוטה) "One who has learned Tanach and Mishna but hasn't served Torah scholars...is an am ha'aretz." What is this shimush? Rashi wrote that without the logic and reasoning that lie behind the mishna, you're bound to get it wrong.

From the gemara's wording it seems that the best, or perhaps only, way to acquire those insights is through direct and personal daily contact with Torah scholars. It's not just *knowledge* the

student seeks from such a relationship. It's a feel for the way a wise man approaches problems and thinks about the world around him.

Normally, only especially promising avraichai kollel will manage to build this kind of relationship - and even those are almost as likely to fail as succeed. But with a little foresight and a lot of determination, you might be able to build something that's almost as good.

Here's how it would work: the next time you encounter a halachic problem that you can't answer, before speaking to your rav, sit down and try to answer the sha'ala yourself. Can you find the right siman in Shulchan Aruch? Do you know where the relevant gemara is (from where the Eyn Mishpat can direct you to the Rambam and Shulchan Aruch)? Have you tried an internet search - in Hebrew or English - to see whether there's anything of value there?

People who tell you that you should carefully assess the quality of the halachic discussions you find on the internet before accepting them are wise. People who tell you that *nothing* you'll find there has *any* value, are both arrogant and ignorant. Ignore them.

Once you've researched the problem to the best of your ability, it's time to approach the rav. But don't just accept a yes or no answer. If he came to a different conclusion from yours, ask him (politely) why he didn't understand the Shulchan Aruch the way you did. Often, you'll discover that your source wasn't even the best match to the question and that it was the way you framed the question that led you down the wrong path.

As long as you make it clear that you're not arguing with the rav but just trying to better understand his ruling, he'll enjoy sharing his thoughts. If your rav never seems to have the time to address your questions, then perhaps it's time to look for a rav who's not quite so busy.

If you do this consistently over a long enough period you'll begin to taste some of the pleasures of shimush talmidei chochomim *and* enhance your ability to independently answer your own questions.

## **Tanach**

We've talked about gaining the confidence and skills to pick up at least some independence in limud Torah and halacha. But what about the *way* you approach all of your life's decisions (something often called "hashkafa")? Is there a way to build up the "muscles" you'll need to consistently make smart choices that fit comfortably with your yiras shomayim-related goals?

This isn't an easy question to answer. For one thing, to some degree, *everyone* convinces himself that his choices are smart (at least until brought face to face with the consequences). And to complicate it further, even people of genuinely great wisdom will often disagree with each other over philosophical matters both large and small. Don't believe me? Just look at how forcefully the Ramban or ibn Ezra, in their commentaries to Chumash, contest the conclusions of fellow rishonim.

Still, an excellent way to learn to think the way God wants you to is through the study of mussar seforim. Or, even better, learn from the primary source on which mussar seforim were based: Tanach. I challenge you to spend serious time with the navi Yeshaya and not come away both wiser and more thoughtful. His is a intensely subtle and forceful vision of the world.

The problem is that learning Yeshaya (along with all the other neviim) properly takes a lot of time and effort. It should definitely be a long-term goal, but you should also have a plan for right

now.

My advice? Learn just one or two pesukim in Mishle each day. Think through the way a posuk is structured: often so that the contrast between the two parts highlights Shlomo HaMelech's point. See how the meforshim explain the passage and savor the beauty of the language - even take a minute to memorize your pasuk. Then spend some of your commute time thinking through the meaning and how it can be applied to your life and your community.

Do that for a year or two and the seeds of wisdom will have been planted.

Incorporate the *regular* study of Shas, Shulchan Aruch, and Tanach and you'll be on your way to moral and intellectual independence. Doesn't that sound exciting?

## Holding back: taking responsibly for your financial decisions

Over the course of just a generation or two, a long-standing traditional way of thinking has been all but lost from Jewish life. It wasn't something we had to consciously learn, it was obvious. But regular exposure to nusach ha'tefila and Torah sources certainly helped reinforce the mindset.

I'm talking about financial responsibility which, ultimately, means believing that I am the only person who's responsible for my financial well being. Once I grow to adulthood, I have no right to expect or demand my parents, school, community, or government support me. If I want a nice place to live, clothes to wear, and the comforts of life, I'm the only one obliged to make sure it happens.

How universal and obvious was this thinking?

Just imagine a world in which we there was nothing wrong with demanding our parents, schools, communities, and governments provide our needs. Would the words שונא מתנות יחיה (from משלי טו) make any sense? Could a rational person living in such a world, while bentching, beg God to support us Himself so we shouldn't have to seek the support of flesh and blood (לא לידי ולא לידי הלואתם)?

While I'm sure there have always been individuals whose selfish shortsightedness led them to seek dependence on others, they would have been the exception. And I'd bet they experienced more failure than success. But an entire generation that spends half their lives looking to others for material support can't expect a happy outcome.

Of course, it's not just the Jewish community that's seen such changes. Western society in general has experienced a similar attitude shift. We're just coming along for the ride. Within living memory - certainly until the Second World War - it was common for poor people to endure great hardship rather than accept welfare. The humiliation experienced by those who fell that low was overwhelming.

But the fact that Jews didn't invent the problem hardly makes it better.

Let's dig a bit deeper into the nature of this problem and then into some possible solutions.

### ***The problem***

Why does the Torah prefer self reliance? Perhaps partly because a gift, while technically free, comes at a cost. You now "owe one" to your benefactor (עבד לזה לאיש מלוה - משלי כב ז), and might later have trouble making objective moral decisions if they conflict with that benefactor's needs.

Perhaps worse, having come to rely on handouts, you will now find it that much more difficult to live "gift free," leading to moral compromise. It's not hard to visualize a young family receiving payments from a government program who can't bring themselves to report a bit of extra income that disqualifies them. At that moment, they're crossing the line between dependence and corruption - and the other side of that line gets very dark, very quickly.

Despite your best efforts there might well be times when you're forced to take a handout. If that time does come, accept the help with grace and gratitude and not as something for which you're entitled.

Some will argue that times have changed and modern government benefits are somehow not really considered "ידי בשר בדם". I have to admit that I don't see any logic behind that argument. But even if I'm wrong, building your life on a foundation of dependence can hardly be a healthy choice.

There's something else about free money. When resources come without an associated cost (meaning: work), there's less incentive to limit consumption. And when consumption isn't limited, it tends to expand until it can't be satisfied from normal sources. And when the expanding needs of a consumption-driven lifestyle can't be satisfied through normal sources, criminal sources are considered.

Sound unlikely? See the Chofetz Chaim (בבאור הלכה סוף הל' יום טוב).

### ***The solution***

If the problem we're talking about is the result of people not taking responsibility for themselves, then the solution is simple: take responsibility. But I suppose adding a few quick details won't hurt.

### **If you're not sure how it will turn out, plan better**

There's nothing sinful in thinking about your future career. On the contrary: Chazal taught that NOT thinking about your future career leads to sin (כל שאינו מלמד את בנו אמנות מלמדו (ליסטות - קידושין כט).

The trick is to plan and, eventually, launch a career while maintaining a good balance with your other goals. A bochur in mesivta or beis hamedrash certainly doesn't want to steal too much time and focus from his learning. But who can't spare a half an hour a day? After all, it's been many centuries since Rabbi Yochanan (שבת יא) observed that the תורת אומנתו מדה of not longer existed.

So what can you accomplish in a half an hour? Perhaps not that much. But multiply that by daily half hour sessions stretched out over months or even years, and a motivated and disciplined individual could easily teach himself to program, get a real estate or insurance brokerage license, or creatively dream up an entirely new skill that the world is desperately waiting to discover it needs.

The point is that a some lightweight preparation invested early on can pay itself back a thousand times, and maybe even let you learn Torah longer and better.

## If you can't afford it, don't do it

Part of financial responsibility involves making responsible spending choices.

- Is it wise to spend half your annual income on one child's chasuna and the other half on her sister's seminary year?
- Should you incur debt to finance years learning in yeshiva and kollel?
- Can you justify adding thousands of dollars of personal debt to purchase brand name glasses and clothes when not having them will cause you public embarrassment?

But aren't those things that we *must* do? Shouldn't we do our part and leave the details to God?

Perhaps it would be worthwhile to examine the word *must*.

- Of course, parents *must* ensure our children enjoy appropriate chassunos. But who said that *must* include many thousands of dollars of luxury jewellery items and watches, matching gowns, and catered sheva brachos?
- Of course, parents *must* educate all their children. But who said that a Torah education *must* include a seminary year?
- Of course, all men *must* learn Torah. But who says we have the right to expect our learning to be uninterrupted by the need to earn a living? And who says God even *prefers* it? As noted by the Chovos Halevovos, it wasn't by accident that God created the world in a way that requires most people to earn their own living.
- Brand name goods? הקנאה והתאוה והכבוד מוציאין את האדם מן העולם

God does set your income each year and is the source of your blessings. But He also set limits and expects us to use our common sense. The potential consequences of uncontrolled debt are significant and there's no obvious halachic justification to assume debt where the ability to repay is doubtful. So assess your *must* *haves* very carefully before pulling out a credit card.

## Don't make the world worse than it already is

It's not only about you. When you choose to spend more on a simcha, a vacation, or clothes, you're making it harder for the people around you to stay within their means. All of us will one day have to answer for the suffering of complete strangers that we could have prevented.

There's a bigger picture here. Don't ignore it.



## Fitting in: finding your place

A Jewish community - representing the Jewish nation as a whole - is expected to be an inspiration and guide to its members and to anyone it encounters. It's not enough to quietly and privately observe God's Torah: the Jewish people's example must elevate the entire world (Yeshaya 49:6).

We must live lives of morality and justice whose wisdom enlightens and warms all around us (Devarim 4:6). We are instructed to take an active interest in the health and well being of all our neighbors, Jew and non-Jew (Yirmiya 29:5-7). Individuals who don't actively work for the general good of society (אין עוסקין בישובו של עולם) are deeply mistrusted.

How closely does your community fit that vision?

### **Isolationism**

I understand why Jews might want to cut themselves off from the secular world. There's plenty out there we'd be wise to avoid. But as with anything in life, it's important to weigh a possible solution against its consequences. Cigarettes might help you manage stress, but there's a very good chance they'll also kill you.

What's the negative side of isolation?

Consider this. If you're raised to believe that you can't engage with the world around you because the people who live there are **טמאים ומושחתיים**, how likely is it that you'll grow up treating them with respect? Isn't it more likely that you'll look at "goyim," "freiya," and "modernisha" as subhuman "untouchables"?

Here's another thought. If you're raised to believe that they're all **טמאים ומושחתיים** who unjustly impose their unholy laws and taxes on us (and prosecute "tzadikim" who they think are criminals), then how likely is it you'll grow up to respect your country's laws and practices? Isn't it more likely that you'll instead choose to live in a shadow economy where "goyishe" laws and safety standards are ignored and various flavors of theft and fraud are rationalized?

One more thought. No community gets everything perfect. We can all improve. And in a world that's constantly changing, the need to intelligently address new challenges becomes all the more urgent. But if you're convinced that you're surrounded by **טמאים ומושחתיים** and that you've got a permanent monopoly on the truth, then you will probably lack the basic psychological capacity to change and grow.

All this happens. Not *everyone* living in isolated communities is involved of course, but far too many are. Stories describing the proliferation of violence, crime, and corruption in many Charedi

communities regularly reach me. In disbelief, I often ask friends and relatives who live in Israel whether those stories are exaggerated and they all sadly tell me "No. This is the way it really is."

Millions of dollars are regularly stolen from both American and Israeli government programs to fund non-existent or non-compliant yeshivos. Charedi politicians and public officials are frequently arrested, tried, and imprisoned for serious crimes. Public riots involving violence and shocking disregard for the rights and needs of others are common.

I'm well aware of the many wonderful things that go on in even the most isolated kehillos. And since every group has its criminals it should hardly surprise us to learn that Orthodox Jews have them, too. But that doesn't *excuse* any bad behavior. Should being "no worse than anyone else" be enough for a nation that's supposed to be nurtured by God's Torah? And besides, some of the crimes we're seeing here require the cooperation - or at least complicit silence - of hundreds or even thousands of neighbors. To some degree, the crime seems to be embedded within the culture itself.

There is in many communities a stench not only of burning garbage dumpsters and diaper-strewn streets, but of disgusting moral corruption. And of a society where many have lost their moral bearings and others are too frightened to say anything.

Where's the kiddush Hashem in all that ugliness?

### ***Where do you stand?***

Whether you like it or not, you *do* actively benefit by living within your country, state, and city. Each time you take public transit or drive along a safe, well-lit highway, you're enjoying the fruits of taxation. (Subway fares, you might be surprised to learn, don't fully cover the actual cost of your ride: the service is subsidized.) And who can say he's not protected from some pretty nasty enemies by his country's military and police forces?

The fact that you willingly accept benefits acquired through taxpayer-provided funds means you acknowledge your government has the legal and halachic right to collect those taxes. After all, if they didn't have that right, you'd be benefiting from stolen goods (שו"ע חו"מ שס"ט ב). And the fact that you accept a country's currency as payment for goods and services, means that you recognize its legal status (רמב"ם גזילה ואבידה פ"ה הל' י"ח).

The government, representing its citizens, provides you with valuable services. In return, your fellow citizens have the right to expect you'll behave responsibly. At a bare minimum that would require you to observe the law and protect the common good. Ideally, you'll do all this freely and with a generous spirit. Your attitude, in fact, may count for more than your actions.

So building a healthy relationship with the people around you is definitely something worth working on.

Given the fact that governments and secular institutions are themselves no strangers to corruption and crime, there's nothing to be gained by pretending this will be easy. In the face of often justified cynicism of the public sector, maintaining a healthy idealism in your communal activities can be a challenge.

But whoever said doing the right thing would be easy?

## Eretz Yisrael

Everything I wrote in the previous paragraphs applies equally to Jews living in Eretz Yisrael. But for a thousand more reasons, your relationship with Israeli society *must* be pleasant, cooperative, and mutually satisfying.

It's true that the Israeli government - like all governments - does stupid things from time to time. And, as far as I can tell, it's also true that there were serious abuses of power and a conscious effort to harm Orthodoxy in the early years of the state. But that was a very long time ago.

Everything I see and hear tells me that there is no official or unofficial campaign to harm the study or observance of Torah. Nor has there been for decades. That's an old war that's now over and it brings no one glory to pretend otherwise.

"Wait!" I hear you scream, "Isn't the government trying to shut down kollelim and force the chedarim and yeshivos to learn kefira? How is that not a campaign to harm Torah?"

I haven't seen a shred of evidence that the government has ever tried to shut down a kollel. There is, however, a reasonable debate over whether the country can afford to *fund* so many kollelim and whether it's healthy for society at large for the talmidim who are unproductive (and we all know who they are) to remain "learning" for so long. You may disagree, but it's a reasonable position to take.

No one in the Israeli government has, to my knowledge, ever threatened to shut down or limit the activities of any kollel that finds its own legal source of financial support. The kings Dovid and Shlomo, with all their fabulous wealth and power, didn't support a single avrech in kollel. You can hardly fault a secular government for wanting to limit their support to *only* a few tens of thousands of talmidim!

Ok. What about forcing the teaching of kefira in chedarim? Well I don't know how you define "kefira," but I'm unconvinced the curriculum guidelines are that bad. Even if I'm wrong, the education ministry is well within its rights on this one. Once a school system accepts government funding, it's a chutzpah of historical proportions to claim that the government doesn't now get some say in what should be taught. The inner moral confusion that could inspire a rational adult to make such demands is disturbing.

## ***Finding a balance***

How *should* things work? Torah values and halachic behavior must always dominate our lives. If we ever find ourselves forced to choose between the Torah and a clearly conflicting social requirement, then we'll unquestionably stand firmly on the side of Torah.

But seriously: how often is that going to happen? Remember, the conflict has to be *clear*. Most of the time, discussing the issue with a talmid chochom will show you that you'll be better off keeping your head down and avoiding a confrontation altogether. Sometimes halacha will allow - or even require - you to "compromise" just a bit. And sometimes you've just misunderstood the conflict...or the true halacha.

The bottom line: you must always be a ben Torah. But who said ostentatiously flaunting it in public will lead to kiddush Hashem?

## God: treating Him with respect

Why did I leave a chapter about God until the end? It hardly seems respectful. Well would you have read this far had I started everything off with that topic? That's what I thought.

But we really can't delay it any longer. All this talk of responsibility, morality, Torah, and mitzvos...we can't let that distract us from the source of it all: the One Who created and sustains us.

### *The segula tragedy*

Who runs the world? If God's in charge then it makes sense to trust Him to give us everything we need, whenever we'll need it. After all, He knows us and our needs better than we do, and He's got the power to deliver.

If it's all set, then why daven? Because davening is a mitzva (רמב"ם תפלה א:א). And also because there's so much to learn about the way God runs His world from the words of the siddur. Ultimately, though, we're best off leaving our fate in His wise hands.

But the last few centuries have witnessed the growth of an alternate approach. Some have come to believe that performing the right actions and saying the right words can *force* God to give you the things you want. The idea is that, built into the fabric of the universe are hard rules that can be exploited.

Thus, it would seem, gathering large numbers of women in a room where they knead dough together, make a bracha, and separate challah is somehow guaranteed to evoke some positive effect.

There's certainly no mesorah for challah taking gatherings: such things were entirely unheard of even a decade or two ago. And it's not like taking challa under these conditions - particularly outside Eretz Yisrael - is all that much of a mitzva: our dough is טמאה חלה itself is burned rather than given to a kohen, and we're usually talking about עסה העשויה ליחלק (so its highly debatable whether it's even appropriate to make a ברכה).

Why, then, do people do it? I can only imagine that they feel there's some mystical power associated with their actions and thoughts that somehow "flips a switch" in the heavens, forcing down bracha and *overriding* God's will.

This "flip a switch" attitude is everywhere these days. If we're honest we'll admit that we're all guilty of it at least sometimes. Haven't you rushed through parts of davening under the pressure of time? Why not, instead, follow the words of שלחן ערוך אורח חיים א:ד "Fewer prayers with concentration are better than many prayers without" If you don't have the time, wouldn't it,

therefore, be better to focus more on the core sections and skip the rest? Why cram it in?

Because, deep down, you believe there's some mystical value in saying - or even just mumbling - all the words, thereby flipping the switch and overriding God's will.

Haven't you felt a sense of satisfaction while removing your tefilin after davening - even while realizing that you didn't actually think about what's written in their parshiyos and how that's supposed to change you? Wouldn't it make more sense to feel terrible about the wasted opportunity?

Deep down, you believe there's some mystical value in wearing the tefilin even while ignoring them. Switches are being flipped.

In fact, I don't believe you'll find any source in Chazal or rishonim that suggests there's an intrinsic "switch flipping" value to mitzva performance. Their conversations on the topic all seem to agree with the midrash: לא נתנו המצות אלא לצרף בהם את הבריות.

Or, in other words, what you take out depends on what you put in. And it has nothing to do with getting stuff from God.

What's responsible for this violent change to the way we look at our mitzvos? That's a discussion for another day. Our immediate job is to perform God's mitzvos *because God told us to* and imbue them with value by absorbing their lessons. Leave our temporal fate in His capable and loving hands.

### ***Yiras shomayim***

Yiras shomayim is the real goal (קהלת יב:יג). I can't walk away from these chapters without at least mentioning it. But it's something I don't think I'm qualified to discuss. Or, perhaps more accurately, it's something that's already fully addressed in תנ"ך חז"ל ובספרי מוסר. What can I say that would add any value?

So this is where I stop. From here on in it's up to you.

Rise to the challenge and become great.