



# CONGREGATION TORAS CHAIM

An intimate space...Grow at your pace.

September 4-5, 2015 ■ 20 Elul, 5775 ■ Shabbos Ki Savo  
Candlelighting: 7:30P (Preferably light by 7:25P) ■ Shabbos Ends 8:37P

Kiddush this Shabbos is sponsored by Mollie Penrod in loving memory of Lowell Paul Penrod, her husband who passed away this past May. Kiddush this Shabbos is also sponsored by CTC Executive Board would like to express their Hakoras Hatov to Rabbi Rich who, in addition to building the shul spiritually, has organized and executed the reconditioning of the shul—from the fundraising to the remodeling—to provide us a spectacular place for davening. The shul always had a beautiful neshama. Now it has a guf to match. Please contact Rabbi Yaakov Rich at 972-835-6016 if you are interested in sponsoring kiddush or shalosh seudos in the future.

## ■ SHABBOS SCHEDULE

### Friday Night, Sept 4<sup>th</sup>

- » Mincha/Kabbalos Shabbos/Maariv-7:00P
- » Candlelighting-7:30P (Preferably light by 7:25P)

### Shabbos Day, Sept 5<sup>th</sup>

- » Shacharis-8:30A
- » Junior Congregation for boys in shul-9:30A
- » Chumash Shiur (for men & women) in shul-6:15P
- » Pirchei for Boys (ages 8 and up) with Mr. Yehuda Harper in shul-6:15P
- » Mincha/Shalosh Seudos for men in shul-7:15P
- » Shalosh Seudos for women at the Rich home-7:15P
- » Maariv/Shabbos Ends-8:37P

## ■ WEEKDAY SCHEDULE

- » Weekday Shacharis-6:40A
- » Mincha-6:00P / Maariv-9:00P (Sunday-Thursday)

## ■ REFUAH SHELAIMA

### MEN

- » Dovid Aharon ben Devorah (David Wills)
- » Yisroel Michoel ben Shulamis (Father of Chani Tkatch)
- » Yechiel Mordechai ben Devorah (Brother of Ken Jarmel)
- » Itai ben Shoshana (Son of Ehoud & Shoshana Wilson)
- » Yoseif Yitzchok ben Yehudis Chaya (Brother in Law of Yoseif Meir Rich)
- » Mattisyahu Chaim ben Ettl (HaRav Mattisyahu Solomon)

### WOMEN

- » Brocha bas Sora (Mother of Hadassah Klug)
- » Yenta Leah bas Shayna (Mother of Lori Jarmel)

## ■ WHAT'S NU AT CTC

» **Don Tkatch's Cholent in a Bag: Add Water & Cook:** For Immediate Sale, Exclusively from Congregation Toras Chaim, Don Tkatch's Unbelievably Delicious & World Famous CHOLENT IN A BAG.

- Will Feed an Entire Family
- Store in Freezer for When You Need Something Delicious and Convenient
- Your Wife Will LOVE YOU!
- You and Your Guests will LOVE IT!
- Economically Priced
- Comes in its Own Crock Pot Cholent Bag
- Freshest, Tastiest, Juiciest Meat and Ingredients
- The only thing we don't do is turn on your crock pot for you. You need to do that yourself :-)
- The freshest ingredients with Don's Secret Recipe come assembled and frozen in a cholent bag. All cholents are made with the highest quality Angus Beef Chuck Back Ribs. Just add water and cook.

Choose from a) Southern Spicy and b) Regular. Cost is just \$20/bag. Contact Rabbi Yaakov Rich at [rabbi@toraschaimdallas.org](mailto:rabbi@toraschaimdallas.org) or (972) 835-6016.

## ■ A WHOLE LIFE WITH JOY: RABBI LABEL LAM

(Vehaya) And it will be that when you come into the land that HASHEM your G-d gives to you as an inheritance and you settle in it. And you should take from the first of all the fruit which came from the land that HASHEM your G-d gave to you...And you shall place it in a basket and take it to the place that HASHEM your G-d has chosen that His Name should dwell there...And declare before HASHEM your G-d, "... The Egyptians did us harm and afflicted us and they put upon us hard work. And we cried out to HASHEM the G-d of our fathers and HASHEM heard our voices and saw our pains and our burdens and our pressures. And

HASHEM took us out from Egypt with a strong hand and an outstretched arm and with great awe and with signs and wonders...And he brought us to this place and He gave to us this land flowing with milk and honey...and now I am bringing the first fruit of the land that HASHEM has given to me..." (Devarim 26:1-10)

The Talmud asserts that every time the Torah says, "Vahaya" – "and it will be" - it is an expression of joy! Whenever the term, "Vayehi" – "and it was" - is employed then that is an expression of stress and difficulty. Why is that so? The Vilna Gaon explains with the help of a grammatical principle. The letter VUV at the beginning of a verb can change it from past to present or present to past! With that we can begin to analyze. YEHI- means something will be in the future. With a VUV as a prefix, it is converted to the past. The Gra explains that there are some events in life that when lurking on the horizon that are considered painful and woefully uncomfortable and we wish they were already behind us. It could be a medical exam or a court case!

Haya means "was". With the VUV it is flipped into the future and it becomes "will be...". Again the Gra explains that there are events in life that have happened but we wish we could carry them and live with continuously and forever into the future. That may be why we will tend to hire a photographer for a wedding and not a tooth extraction. This all fits very nicely with the boundless gratitude expressed while presenting first fruits in the Beis HaMikdash.

The following true story was told to me a Rebbe who was at this wedding event: It was a huge and elaborate celebration. The groom was marrying the only daughter of a wealthy holocaust survivor. At the meal the father-in law stood up to speak. In his best broken English he declared; "Everyone has a story about themselves. I would like to tell a story about myself!

When the day of liberation came to the camps I was 60 or 70 pounds at most. I had lost my will to live. I had only one wish and that was to crawl beyond the barbed-wire fence of the camp if only to defy my oppressors, and so I did. After that I made peace with my creator and with my last ounce of strength rolled into a pit resolved that this would be my final resting place.

I was there for I don't know how long. I didn't know which world I was in. Suddenly I feel that I am being jostled and lifted up. I am being carried by a "Bais Yaakov" - girl. She carried me many miles and brings me to her family in a nearby city where they had been hiding.

I was too weak and sick but since they were people with influence they got me a bed in a crowded hospital. There my strength gradually grew. After I could stand on my own, they released me. I made my way back to that family. They were gone. Everyone was going to someplace different. I gathered some monies and got on a boat for North America. I ended up in Toronto.

I started to work but my obsession was to find the broken pieces of my youth. They had these meetings that were advertised in the papers. People from a certain town or region would gather to see if they could find anyone who knew anything about their family or any other fragment of their lost lives. I went to many of these gatherings and never recognized a soul.

One time I spotted a familiar face. Could it be? Yes it was that Bais Yaakov. I went over and introduced myself. It was her. We talked into the night. Before parting I began to thank her. I thanked her and thanked her and thanked her and thanked her as no one has ever thanked another human being before. Three weeks later we were married.

Today we are marrying off our only child and I have never let this story escape from my lips. I have been waiting all these years to have this many people together to have a chance to say thank you to someone who has been the best friend and partner a person could ever ask for and someone who literally saved my life. I would like to say thank you to my wife!"

Now if one can develop broad enough vision to see how and how many difficulties turn out good then he can live a whole life with joy!

## ■ SHEMITAS KESAFIM AND THE PROZBOL: RABBI YEHUDA SPITZ

The Ben Ish Chai relates a story of a certain Talmud Chacham who, at the Pesach Seder, exhorted his son during Korech, to perform not only the 'Zeicher L'Mikdash K'Hillel' of Korech, but to make sure to also perform the important Takkana of Hillel's of the Prozbol before Rosh Hashanah of the eighth year. Perhaps anecdotal, yet, all the same, the story has important ramifications for us all. But first some background is in order.

**Shnei Shmittos** The Torah enumerates the importance of observing Shemitta, not working the land on the seventh year, several times, stressing its significance. That there are agricultural prohibitions and produce restrictions (addressed at length in several previous articles) in letting the land lie fallow is known to most. Yet, there is another important aspect of Shemitta observance, and that is the cancelling of debts.

The pasuk states in Parshas Re'eh (Devarim Ch. 15: 2): 'And this is the matter of Shemitta: every creditor that lends to his neighbor shall release it; he shall not demand payment of debts from his neighbor or brother'. This teaches that all loans between Jews are cancelled by the Torah. This is known as Shmittas Kesafim.

Yet, there is another pasuk regarding this issue, which adds another dimension to this rule: (Devarim Ch. 15: 9), "Guard yourself, lest there be in your heart a lawless thought, thinking that the seventh year, the year of Shemitta, is approaching, and you look selfishly upon your needy brother and do not lend him anything, and he cries out to Hashem against you, and it is considered a sin on your part". This teaches us that one transgresses a prohibition if he refuses to lend to a fellow Jew before Shemitta due to fear of his debts being cancelled.

**Enter... The Prozbol** Yet, unfortunately that is exactly what happened. The wealthy refused to loan to their poorer brethren out of fear of not recouping their cash. The Mishnah teaches us that Hillel Hazakein instituted the device of Prozbol (or Pruzbol) to alleviate the plight of the poor on Shemitta. Quite interestingly, and not even remotely connected to the similar sounding All-Star Football game, Prozbol is an abbreviation of the words ProzboliBoti - meaning institution for rich and poor people. In other words, it allowed the poor to benefit from loans from the wealthy, who would not be afraid that their loans would be automatically cancelled in the Shemitta year.

The Prozbol entails handing one's debts over to Beis Din, or appointing Bais Din to collect on his behalf. The actual Shemitta prohibition is that a lender may not pressure a borrower to pay him back. This does not preclude Beis Din's being able to collect on his behalf. Hillel's institution of Prozbol is considered so incredible that the Mishnah literally describes it as a 'Tikkun HaOlam' (loosely translated as 'World Saving').

**Bezman Hazeh** There is some debate among the authorities whether Shmittas Kesafim nowadays is biblical in nature or not. Although the Ramban and Baal Hatur maintain that in this day and age it is still a Mitzvah D'Oraysa, we find at the other extreme that the Rema cites several Rishonim who are of the opinion that this Mitzvah is currently not applicable at all. However, the vast majority of poskim rule that in our time it is nevertheless a Mitzvah Derabbanan. Moreover, and as opposed to Shemittas Karka'os, the Shemittah of the Land, regarding this Shmittas Kesafim, the halachic consensus is that it applies equally in Chutz La'aretz.

This is indeed the halacha. The Tur relates that his father, the Rosh, screamed at those who did business as usual without writing a Prozbol. In fact, many later authorities, including the Levush, the Bach, Rav Yonason Eibeshutz, the Shulchan Aruch Harav, the Chasam Sofer, the Shlah, the Kitzur Shulchan Aruch, Ben Ish Chai, and the Aruch Hashulchan, all stressed Shmittas Kesafim's significance, even nowadays, and in Chutz La'aretz, as well as the importance of making sure to write a Prozbol.

**Pre- or Post-Prozbol?** Another important matter is defining when the Prozbol should be written, prior to the onset of the Shemitta year, or before it ends. The Torah clues us in. Regarding the issue of Shmittas Kesafim it states: "Mikeitz Sheva Shanim Taaseh Shemitta, At the end of every seven years, you should make a release". The Gemara (Erechin 28b) explains that this is referring to the end of Shemitta.

The Sifri elucidates that this is similar to the Mitzvah of Hakhel, which is exclusively observed at the end of every Shemitta cycle - which means the eighth year, where similar wording is used. So too, concludes the Sifri, Shmittas Kesafim only wipes out loans at the end of the Shemitta year. Therefore, a Prozbol must be written at the conclusion of the Shemitta year, prior to the onset of the eighth year. This is the actual halacha. In fact, the Beis Yosef writes that "this is the minhag pashut in Eretz Yisrael and its environs, to write a Prozbol on Erev Rosh Hashana of Motzai Sheviis".

**Tale of Two Prozbols?** Yet, we find that the Rosh, quoting a Tosefta, maintains that a Prozbol should be written before the Shemitta year, not at the end. He explains that although Shmittas Kesafim takes effect only at the end of the Shemitta year, nevertheless the prohibition of 'lo yigos', not demanding the lent money during Shemitta, already applies from the start of the Shemitta year. Therefore, he maintains that a Prozbol should be written prior to the onset of Shemitta. Several Rishonim agreed with this approach. However, it has since been proven that the version of the Tosefta the Rosh quoted had textual mistakes (incorrect girsa). Additionally, most authorities reject this novel approach outright, averring that it is not normative halacha.

On the other hand, several authorities, including Rav Yonason Eibeshutz and the Shulchan Aruch Harav, argued that lechatchila one should take the Rosh's opinion into account and should write a Prozbol before the onset of Shemitta as well. It is said that the Vilna Gaon was machmir to write two Prozbols, one before and one again at the end of the Shemitta year, to fulfill both opinions. Although not the basic halacha, and many great authorities did not write a Prozbol before the Shemitta, it is known that Rav Shmuel Salant zt"l of Yerushalayim ruled that it is proper to do so, as later did the Steipler Gaon zt"l and Rav Yosef Shalom Elyashiv zt"l.

That is why many were makpid to write an additional Prozbol before the onset of Shemitta. However, practically, regarding this Prozbol, the rules are somewhat relaxed. In fact, according to Rav Moshe Sternbuch, since this Pre-Shemitta Prozbol is not me'ikar hadin, one need not bother to seek out an actual Beis Din, or even members of a Beis Din, but may suffice with three fellow knowledgeable Yidden serving as an ad hoc Beis Din, similar to the annual Erev Rosh Hashanah Hataras Nedarim.

Either way, whether or not one performed the chumrah of a pre-Shemitta Prozbol, everyone should ensure that he follow the actual halacha to write an end-of-Shemitta Prozbol, as the Talmud Chacham in the Ben Ish Chai's story exhorted his son. To sum it up, a little Prozbol can alleviate a lot of future complications.

# Good Shabbos

## ■ SHABBOS SCHEDULE

### Friday Night, Sept 4<sup>th</sup>

- » Mincha/Kabbalos Shabbos/Maariv-7:00P
- » Candlelighting-7:30P (Preferably light by 7:25P)

### Shabbos Day, Sept 5<sup>th</sup>

- » Shacharis-8:30A
- » Junior Congregation for boys in shul-9:30A
- » Chumash Shiur (for men & women) in shul-6:15P
- » Pirchei for Boys (ages 8 and up) with Mr. Yehuda Harper in shul-6:15P
- » Mincha/Shalosh Seudos for men in shul-7:15P
- » Shalosh Seudos for women at the Rich home-7:15P
- » Maariv/Shabbos Ends-8:37P

## ■ WEEKDAY SCHEDULE

- » Weekday Shacharis-6:40A
- » Mincha-6:00P / Maariv-9:00P (Sunday-Thursday)

## ■ WEEKLY CLASSES (see website for more detail)

- » Before Shacharis Gemara Taanis for men (M-Fr, 6-6:35A)
- » NQ Daf HaYomi Beitzah for men (Sunday-Thursday 8-9P)
- » Chumash for men & women (Shabbos one hr before mincha)
- » Hilchos Taaruvos for men (Sunday 7:00-8:00A)
- » Supercharge Your Sundays for men (Sunday after Shacharis for 45 mins. with R' Noach Klug)
- » Marriage Chaburah for women (Tuesday 7:15-8:00P)