

The Torah Any Times

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Rabbi Yoel Gold

Daily Giving

Rav Moshe Holcer was born in Korets, Ukraine in 1912. His family was very poor, and he learned in the local cheder. As the years wore on and he grew older, he started teaching as a rebbi in that very same cheder he had attended years before.

He taught little children how to read aleph-beis, until the Russians found out. "You're doing something subversive," they accused. "You're not allowed to be teaching anything religious." They took every teacher in the school, and right there and then, placed them on a train. The next thing they knew, they were in Siberia. He never saw his brother, his sister or his parents after that. He slept in a carved-out tree trunk for the next seven years, starving and working in a slave labor camp.

He made a pact with Hashem that if he survived, he wouldn't talk about all the pain and suffering he underwent, but would only talk about the miracles that he experienced. Years later, he would keep his promise and would always repeat the following story.

There were men in the gulag that were six-foot-two, six-foot-three, and he was a small man, barely five feet. He saw them fall like flies, and he couldn't handle that. He just couldn't bear to see them that way. He saw what food they were giving everybody and noticed that they all received the same amount.

Realizing this, he said to one of the taller men, "I'm a small man, and I don't need as much as you do. You work much harder than I do. I'm going to give you part of my ration." He would do it with one person one day, and another person another day. The people began to see what a human being he was, and they began to love him. He undoubtedly felt starving himself too, given that he was all of 67 pounds when he was liberated.

One morning, the Russians woke everyone up earlier than usual and they caught R' Moshe putting on his Tefillin that he had managed to hide and take to Siberia. They tore the Tefillin off him, ripped them open, and found pieces of parchment in a foreign language, immediately accusing him of espionage.

The next morning, they woke everybody up once again, and this time, put my father in the center with the entire camp surrounding. Two soldiers were at the ready, prepared to shoot. "Why do you have a smirk on your face?" the soldiers yelled at my father, irate at the good disposition R' Moshe was maintaining despite being moments away from death. "Do you think this is funny? We're going to kill you." "I'm not afraid of you," replied R' Moshe. "Who are you afraid of?" the soldier barked back. Without a word, Rav Moshe lifted his finger heavenward, revealing how he could remain so poised: G-d.

Witnessing this terrifying moment

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was an entire group of people, who began screaming, "You can't kill him! No, no, no!" R' Moshe was so beloved and respected amongst the prisoners that they didn't want him to die. The generosity and kindness he had shown them during those freezing cold months had made him a dear friend to so many. Frightened, the two guards felt that shooting might lead to an uprising, so they let R' Moshe free.

When the camp was finally liberated after the war, he met his wife Freida in the DP camps and they got married and had three girls. A few years later, R' Moshe and his family immigrated to America, where they settled in Cambridge, Massachusetts, right near Harvard and MIT. And for more than forty years, R' Moshe worked as the shamas (attendant) of the Tremont Street shul. He was the baal korei, baal tefilla, baal tokei'a, and even gave classes. The people that came in and out of the shul grew close to Judaism, and wrote letters to him years after they left the shul, telling them about the children they have now because they became religious.

Another one of his hallmarking qualities was that despite not being a man of much financial means, he still found a way to teach his children about the importance of giving tzedaka every single day, even if it was just a small amount.

One day, a young salesman came to the house selling Columbia Mutual life insurance. "For just a quarter a day," he said, "you can save up enough money and have life insurance in case something happens to you or your spouse. Your children will benefit by having all this money coming back to you." Before the salesman left, he took out a Columbus Mutual Life Insurance coin bank and gave it to R' Moshe as a gift for listening to him. It's a box that you put a coin in, and turn the lever, and

it counts how much money you put in. R' Moshe's kids thought it was the cutest thing, and he decided that this was going to be his tzedaka box. Every day he would sit his children down at the table and say, "Who wants to put the quarter in today?" They loved it. This was the highlight of the day. You would put the quarter in and push the lever and see the numbers change as the quarters would go in. It was a treat to come home from school and ask, "Who's doing the tzedaka box today?"

When the coin bank would fill up, he would take a handkerchief, spread it over the table, and open the coin bank with a special key. He would then spill out all the coins into the handkerchief, tie it up, put it in his pocket and take it to the bank. He had a special charity account from which he would send money to poor families living in Israel.

Eventually the little piece that you pushed around so that the coin would register broke. From that point on, R' Moshe would take a screwdriver and manually operate the coin bank. His family loved watching him do it. He continued putting money into that coin bank every single day, rain or shine, healthy or sick, until the last day of his life. When he passed away at 92, he was so beloved and admired that he was even memorialized in a famous mural where they featured him on a bus with other leaders and influential figures of Cambridge.

One of the most important lessons R' Moshe taught his children was about the importance of never missing a day of giving tzedakah. And indeed, such sensitivity carried over to the next generation. When his oldest daughter, Paulette, got married and had children of her own, she taught them about the importance of giving tzedaka every day. Her son, Jonathan, remembers how his mother would make sure to always send

them to school with a penny or a nickel to put into the tzedakah box at school.

By the time Jonathan grew up, the concept and value of giving tzedaka every day was embedded in his DNA.

Fast forward 30 years.

Jonathan had just listened to a class about how even small mitzvos matter. Literally minutes after he finished the class, he went to put a dollar into the tzedakah box like we always do. There, he had this epiphany that no matter how much tzedaka he gives, he still gets a mitzvah for this one dollar. He then thought to himself, "How can I guarantee myself the mitzvah of tzedakah, no matter what?" That's the idea that popped into his head.

And that's when Daily Giving.org was born.

He ran home and googled it, looking for any organization doing this. But he couldn't find anyone trying to automate daily giving. So he called his website designer, Shaul, and said, "What do you think of this idea?" He loved it right away. "Can you build me a website?" "Absolutely" was the response.

In less than five years, there are over 18,000 Jews from 39 different countries signed up to dailygiving.org, and they distribute more than \$6 million a year to over 75 different organizations across the Jewish global community.

It's a diversified portfolio. For \$1 a day, you get to help organizations that help others with poverty, families with children with special needs, substance abuse and mental health, those with cancer, Torah learning, and more. And it's just a dollar. But when we come together, it leaves its massive impact.

When they gave out their tenth million dollar in tzedakah, Jona-

than received a very special gift from his aunt. It was his grandfather's tzedaka box.

The tiny seeds of tzedaka that R' Moshe Holcer deposited into his tzedaka bank every day have now grown into a multimillion-dollar empire of cheded, fueling dozens and dozens of organizations that are dedicated to bringing yeshuos and refuos to Jews all over the world.

One day, a gentleman signed up for a dollar a day. Thirty seconds later, he signed up again with a different email address. And then a third time, and then a fourth time, and a fifth time, all in a matter of minutes. Jonathan assumed that he was signing up his children, so he called him and inquired. "Thank you so much for joining Daily Giving. Were you signing up your children?" "Yeah,"

he said. "They're ages one, two and four." Jonathan couldn't believe it. "In six, seven, eight, ten years when I give them their password, they're going to open their email and they're going to have one email repeated hundreds or thousands of times. 'Thank you for your donation.' And they're going to see that they did mitzvos every single day since they were children."

Rabbi Ari Bensoussan

Demanding From You

I knew of a particular rebbe who was, without question, a brilliant talmid chacham (Torah scholar). A man who would finish all of Talmud Bavli (Babylonian Talmud) each year, his command of Torah was extraordinarily comprehensive and profound.

Unfortunately, however, his son, who unbeknownst was a Tay-Sachs carrier, had gotten married to a girl, who was also a Tay-Sachs carrier. Two of his newborn grandchildren tragically passed away within a few months after birth.

Six years later, the rebbe had completed studying the entire Talmud Yerushalmi (Jerusalem Talmud), and hosted a siyum (conclusionary celebration) for the entire community. Hundreds of attendees graced the celebration, after which the rebbe rose and began speaking.

"I want to tell you something. After my grandchildren passed away, my children approached me and said, 'Abba, you are a tzaddik (righteous man). Pray that your children should have a healthy child!' I told

them that while I certainly pray, my stronghold in Judaism is Torah study. So I promised to my family, as I looked up to heaven, 'G-d, if you grant my children a healthy child, I will give you Talmud Yerushalmi. I will complete studying the entire Jerusalem Talmud.'"

The rebbe then continued, pointing across the room:

"If you can see that five-year-old child running around, pulling down everybody's plates and making trouble, that is Hashem making good on his promise. And now me, making this siyum, I am making good on my end of the deal."

And then the rebbe began crying. Banging on the table, he continued:

"It is all excuses! I have tried finishing Talmud Yerushalmi countless times, and every time, it was just too hard and too difficult. But I am telling you, it was just an excuse! Because when G-d pushed me, when He demanded from me, when He showed me that I have to do more, I realized it had been an excuse all the times before!

"There is greatness in all of you. There is so much more that we can accomplish. And Hashem has to sometimes threaten us literally with our own demise or our family's demise. But that is not because G-d wants to, but because He needs to tell us, 'I gave you greatness, and you are keeping it dormant! You are not allowing for it to find its place and for you to become the great person you are capable of! And therefore, I am going to demand of you and make you do whatever you can to make you realize that there is greatness within you! You must wake up, because there is no other choice!'

"And so, I demand of everybody in this room... please, our community can no longer afford any more sickness. Start today becoming great without the wake-up call! Start becoming great without the wake-up call..."

If you listen, you can hear these words echoing within... There is greatness within you.

Rabbi Yoel Steinmetz

Winter Growth

Sometimes, when you want to acquire a certain middah (character trait) and perfect a certain part of yourself, you will need to run away from the opposing middah that you dearly and deeply want to avoid. Hashem will test you in those specific areas where you could fall, knowing that it is precisely through your success there that you can reach greatness.

During the winter months, we might become overwhelmed by the many tests we face, whether

it be at work, at home, or elsewhere. But with this, Hashem is indicating that we possess the capacity for immense growth, more than we could imagine. If during our lowest points, we reach out to Hashem and say, "Hineni—Here I am," He will be with us and we will reach heights we never thought possible.

Winter may not be a time of inspiration. The Yomim Tovim (High Holidays) have passed, and we face long and dark nights. But it is precisely during these cold and gloomy months that opportunity awaits,

for as the Zohar HaKadosh states, these months "belong to Hashem" and He takes charge, helping raise us to unforeseen plateaus of spiritual growth and greatness. All we must do is turn to Him and tell Him that we want Him in our lives and that we want to succeed.

And with that, we will.

Rabbi Yaakov Asher Sinclair

Obligations, Not Rights

There is no word in Hebrew for the English word charity. Look up the word for charity in an English-Hebrew dictionary and you'll find the word tzedaka. Tzedaka doesn't mean charity. It means righteousness. Doing what's right. Judaism says the person who gives charity doesn't deserve a slap on the back. Someone who doesn't give charity deserves a slap on the wrist. If you look in the Written Torah, you'll find very little about rights, but you'll find lots of obligations. Obligations of a child to his or her parents or a teacher to his or her pupils, and vice versa. Of a community to the poor, of the individual to the community, and to

the orphaned, the sick, and the convert. And then of course, obligations of man to G-d.

Rights, however, are conspicuously absent from the Five Books of Moses. Why?

There are two ways you can construct a societal code. You can construct a code based on rights, or you can construct a system based on obligations. A code of rights, for example, would be the American Declaration of Independence, which says, "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their creator with certain inalienable rights." Or you could construct a code based on people's obligations, which is how the Torah instructs us. My obligations are really the same as your

rights. To the extent that you have rights, I don't need obligations as you have a right. And to the extent that I have obligations, we don't need to speak about your rights. The end result will be the same, but with one big difference.

A system based on rights tends to breed takers; a system based on obligations creates givers.

There are three places in the Torah where the Hebrew word "Im," which usually is translated as "If," is translated as "When." One of those is when the Torah states, "Im kesef talveh es ami." This doesn't mean, "If you lend money to My people," but rather "When you lend money to My people." Lending money to the poor is not an option. It's an obligation.



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Your single dollar of tzedaka can make **huge impacts** when combined with thousands.

\$18,255
Donating Per Day

\$14,183,489
Donated Since 2019

\$6,663,075
Donating This Year

Bring Them Home!

Names of Hostages in Gaza

(Updated: 22 Shevat)

פרננדו סימון בן טניה (מרמן) צחי בן דבורה (עידן) קית' שמואל בן גלדיס (סיגל) קרינה בת אירינה (ארייב) רום בן תמר (ברסלבסקי) רומי בת מירב (גונן) רון בן חנה (בנימין) שגב בן גלית (כלפון) שגיב בן נעמית (חן דקל) שירי בת מרגיט (ביבס) שלומי בן רוזיטה (זיו) שלמה בן מרסיל (מנצור) תמיר בן חירות (נמרודי)	קרמל בת כנרת (גת) לואיס נורבטו בן נורה (הר) ליאור בן מיכל (רודאפי) לירי בת שירה (אלבג) מישל בן סולמירה (ניסנבאום) מקסים בן טלה (הרקין) מתן בן ענת (אנגרסט) מתן בן ירדנה (צנגאוקר) נדב בן חנה (פופולוול) נועה בת ליאורה (ארגמני) נמרוד בן ויקי (כהן) נעמה בת איילת (לוי) עדן בת שירית (ירושלמי) עודד בן בלהה (ליפשיץ) עוז בן מירב (דניאל) עומר בן ניבה (ונקרט) עומר בן שלי (שם) טוב) עומר מקסים בן אורנה אסתר (נאוטרה) עידו בן כוכבה (קלדרון) עידן בן יעל (אלכסנדר) עידן בן דלית (שתיווי) עמירם בן שרה (קופר) עמית אסתר חיה בת אילנה אלין (בוסקילה) עמרי בן אסתר ורה (מירן)	אריאל בן סילביה מוניקה (קוניו) אריאל בן שירי (ביבס) בר אברהם בן ג'וליה (קופרשטיין) גד משה בן שרה (מוזס) גיב בן מירב (גלבוע דלאל) גלי בן תמר (ברמן) דוד בן סילביה מוניקה (קוניו) דולב בן יעל (יהוד) דורון בת סימונה (שטיינברכר) דניאל שמעון בן שרון (פרץ) דניאלה בת אורלי (גלבוע) דרור בן דורית (אור) הירש בן רחל (גולדברג פולין) זיו בן תמר (ברמן) חיים בן נחמה (פרי) חן חנן בן ורד (יבלונקה) טל בן ניצה (שוהם) קורנגולד) יאיר בן רות אדית (הורן) יאיר בן פלור (יעקב) יגב בן אסתר (בוכשטב) יוסף חיים בן מרים (אוחנה) יורם בן בלה (מצגר) יצחק בן אנטה (אלגרט) יצחק בן גילה (גלרנטר) ירדן בן פנינה (ביבס) כפיר בן שירי (ביבס)	אבינתן בן דיצה תרצה (אור) אביתר בן גליה (דוד) אברהם גלעד בן ליאת (מונדר) אגם בת מירב (ברגר) אוהד בן אסתר (בן) עמי) אוהד בן אסתר (יהלומי) אור בן טלי (לוי) אורי בן עינב (דנינו) אוריאל בן נעמי (ברוך) איתי בן חגית (חן) איתן בן רות אדית (הורן) איתן אברהם בן אפרת (מור) אלון בן עידיית (אהל) אליה בן סיגי (כהן) אליהו בן חנה (שרעבי) אליקים שלמה בן אבישג (ליבמן) אלכס בן אוקסנה (לובנוב) אלכסנדר ששה בן ילנה (טרופנוב) אלכסנדר בן נינה (דנציג) אלמוג בן אורית (מאיר ג'אן) אלמוג בן נירה (סרוסי) אלעד בן חנה (קציר) אלקנה בן רוחמה (בוחבוט) אמילי תהילה בת אמנדה פרנסיס (דמארי) אנדריי בן יבגניה (קוזלוב) ארבל בת יעל (יהוד)
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