

Interactive
Questions
for Your
Shabbos
Table

ISSUE 37

SHABBOS PARSHAS BAMIDBAR 5785 • SHAVUOS

Please do not read during
davening or Krias HaTorah.Bad Financial Advice
or My Bad Luck?

Yankel is a well-known financial advisor and investment specialist. He has decades of experience, and I personally know many people who have benefited from his good advice. That's what led me to use him for my own investments. But for me, it was a disaster. He really made a bad call, and I



lost a ton of money.

Now, my close friend, Dovid, told me that he's planning to hire Yankel for investment advice, and he wants to know what I think.

Am I allowed to tell Dovid that I had a really bad experience?

—Yehuda, investor

What's
the Psak?Do you know
the halachah?

A It depends
on the nature of the investment and how
Yehuda words his opinion.

B No,
it was Yehuda's
bad luck.

C Yes,
he may be preventing Dovid
from suffering a similar loss.

The halachah is A. It depends.

Was It His **Best Advice?**

If Yankel had been dishonest or reckless, Yehuda would be required to tell this to Dovid to protect Dovid from losing his money.¹ But even careful, honest financial advisors will get it wrong sometimes, because every investment involves some risk. Also, the client is ultimately responsible for agreeing to his advisor's decision. So Yehuda can't put all the blame on Yankel.

When an investment goes bad, the investor has to discern whether the advice was basically flawed or reasonable advice that did not turn out as planned. If Yankel's advice was

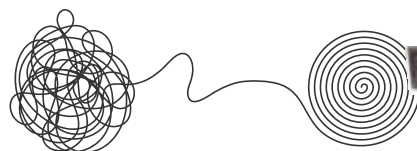
negligent—for instance, he overlooked something he should have spotted or failed to explain the risks—Yehuda should tell Dovid that while Yankel has a good reputation of managing other people's money, in Yehuda's personal experience Yankel had made a big error that caused Yehuda a great loss. Yehuda must only say the truth, making sure not to exaggerate. He should try to speak with the constructive intention of helping Dovid, not of taking revenge against Yankel.² Yehuda may not tell Dovid that Yankel is a bad advisor; many people have made a great amount of money from his skills. But if Yankel's advice was sound, and unexpected factors caused Yehuda's loss, he should not tell Dovid about his negative experience.

Reviewed by **Rabbi Moshe Mordechai Lowy**

Rav Pam, zt"l, advised great caution when presenting halachic scenarios to the public, as each situation is unique. This *shailah* is for discussion only; actual halachic decisions should be made by a *rav* or halachic expert on a case-by-case basis. **The Shmiras Haloshon Shailah Hotline: 718-951-3696 2-3PM / 9-10:30 PM**

My **אדרבה** moment

I was about to say something
not nice to my brother
at the Shabbos table.



Just then, I noticed
the Aderaba
table card and
stopped myself!



See the
good
What's the
Real
Story?

At 4:00 p.m. on a Wednesday afternoon, the Bernstein* family was driving along the highway toward a cousin's wedding. The kids were starting to fight and complain. "He's breathing on me!" "It's too hot in here!" "I want to sit near the window!"

They pulled into a rest stop to get gas. While Mr. Bernstein filled up, the children and their

mother got out of the car to stretch. That's when the Bernstein kids looked across the parking lot and saw something astounding. A frum man was

standing outside a car in the parking lot of a Wendy's restaurant, eating a sandwich!

Since When Is Wendy's Kosher?

"Ma! Look!" nine-year-old Rivky said quietly as she tapped her mother and pointed in the man's direction. "He's a Jew. See, he has a hat and a beard. And he's eating at the *treif* restaurant!"

The mother was shocked. She was sure that the man wasn't eating a Wendy's sandwich, but why would he choose to stand in a Wendy's parking lot to eat?

Can you
Crack the case?

The man, a well-known speaker named Avraham,* was on his way to a speaking engagement, and was being driven by an Uber driver. Avraham hadn't eaten all day. He was feeling hungry and tired, and he knew he needed a meal before he got up to the podium to speak. "I have a sandwich with me," he told the Uber driver. "Would it be alright with you if I eat it in the car?"

"Sorry! No eating in my car," insisted the driver. "But you know, I'm hungry too. I'll stop at Wendy's and get a burger. You can get out of the car and eat your sandwich." And that's exactly what Avraham was doing when the Bernstein family pulled off the highway and spotted him.



See the
good
in the
heart
of a Yid



Can you relate to a young man named Chaim who loves cheesecake but dreads Shavuot? "I can't stick it out in *beis medrash* all night, and I feel like a loser when I close my *sefer* and head home," he tells his friend.

You'd think that someone great, like the Bobover Rebbe who came to America after World War II, would have no such problem. He could dive into his learning and lose all track of time. That's why two men who visited his *beis medrash* on the Upper West Side, where it was located after the war, were confused by what they saw the



The Rebbe Is Going to Sleep?!

Rebbe do on Shavuot night.

The *beis medrash* was crowded with all kinds of Jews, and everyone was doing his best to learn with special concentration. But these visitors noticed the Rebbe getting up every hour and wandering out for a break.

"What's going on?" they kept wondering. One of the men wanted to ask the Rebbe about it, but he was embarrassed.

The next morning, after davening, the Rebbe invited the two guests to *Kiddush*. The man found his courage. "Why did the Rebbe keep leaving the *beis medrash*?" he asked.

"Some people find it hard to be in shul all night," he explained. "They want to go home and rest, but they're embarrassed to leave. But when they see me get up and leave, they feel that if it's okay for the Rebbe, they

can do it too. So, I walk out for ten minutes every hour and give them a chance to leave without being ashamed."

The Rebbe's life was all about serving Hashem, but his eyes were on the ordinary people around him. He made their dignity his priority, even if it meant interrupting his Torah learning on Shavuot night.

Know an
unpublished
Crack the Case
story that belongs
in Aderaba?

Tell it to us so that we
can inspire thousands.

Send a brief outline
of your story to
aderaba@cchfglobal.org

DEDICATIONS

As a *zechus* for a *shidduch* for Moshe ben Zeta • As a *zechut* for a *shidduch* for Anael Esther bat Simcha

לעיני חיה ליבא בת שלמה ע"ה • As a *zechus* for peace in *klal Yisrael*. Dedicated by the Davidson family

As a *zechus* for Avraham Ahron ben Raizel Pessel to continue growing in his learning

Adapted from
Gedolei Yisrael:
Portraits of
Greatness by
Rabbi Mattis
Goldberg,
Feldheim
Publishers