

ניצוצי אור Sparks of Light

בס"ד



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פרשת יתרו תשע"ו

Reliving the Past (1)

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Connecting with the Past

The Torah urges us to remember the past and to learn from it. We must learn especially from the older generation on how to conduct ourselves.

(האזינו לבז)

The **Rambam** writes, that speaking highly of the great qualities of *tzaddikim* is highly beneficial, as it encourages one to follow their ways. **Rabbeinu Yonah** writes that praising *tzaddikim* is tantamount to praising HaShem, and doing so brings out the good within the speaker.

(פיהמ"ש אבות אטו, שערי תשובה שער ג')

The prominent *chossid* and *gaon* **Reb Aizik**, Rov of Homel, was sent by his rebbe the **Tzemach Tzedek** to Ruzhin to take care of a public matter. Reb Aizik, used the opportunity to observe the ways of the Ruzhiner *chassidim* and of their saintly Rebbe, **Reb Yisroel**.

At that time, two *chassidim* came to Ruzhin to receive the Rebbe's *haskama* for *seforim* they had written. One was filled with *chiddushei Torah* and the other recounted *sippurim* of *tzaddikim* and *chassidim* of note. The Rebbe instructed that part of each *sefer* be read out loud. After sitting in *dveikus* for some time, he suddenly praised the telling of *sippurei tzaddikim*, an activity in this world that arouses echoes in the *heichalos* of *tzaddikim* in *Olam HaBa*. Then the Rebbe delivered a *pilpul* on some of the *chiddushei Torah* that appeared in the first *sefer*. Having done that, he instructed his *gabbai* to write *haskamos* for the *seforim*, first for the *sippurim* and then for the *chiddushim*.

Reb Aizik was impressed with the *tzaddik's* *pilpul* on the second *sefer*, but was puzzled by the precedence he had given to the *sippurei tzaddikim*. A few days later, at a *Rosh Chodesh seuda*, the *tzaddik* suddenly said, "This *gaon* is surprised at the priority I gave to the *sippurim*. In fact, this was addressed long ago by *Rashi*, who asks why the Torah begins with the story of the *Avos*, before listing the *mitzvos*. This is because the *sippurim* tell us about the greatness of HaShem's involvement

in the world."

Turning to Reb Aizik, he concluded, "I followed the same order the Torah used."

(אג"ק מוהריי"צ ח"ו ע' עו)

Sippurim for Everyone

The **Rayatz of Lubavitch** related:

"It was a Shabbos afternoon in 5656 (1896). After my father finished davening, he went to the home of his mother, Rebbetzin Rivkah, to make *Kiddush*. There, my father asked his mother, "Do you recall how the picture of the *Baal HaTanya* was brought to the *Tzemach Tzedek* and what he said about it?"

"Sure," she replied, "I remember it clearly."

My father then asked her to tell it to me, so that I would hear it from a first source. My grandmother readily agreed, and turning to me she said, "Come at a calmer time and I will tell it to you."

She then added, "At one *Seder* I heard my father-in-law, the *Tzemach Tzedek*, say: '*Mitzva lesaper biyetzias Mitzrayim*' – by telling *sippurim* we can get out of *Mitzrayim*. '*Ve'afilu kulanu chachomim u'nevonim veyodim*' – even a person who is steeped in the insights of *Chassidus* is obligated to tell *chassidishe sippurim*, for these will take him out of his *Mitzrayim* (that is, out of his spiritual limitations)."

My grandmother concluded, "Since then, I make a point of recounting *sippurim* only when I'm completely focused."

(התמים ח"ב ע' 760)

Understanding the Lesson

The **Tzemach Tzedek of Lubavitch** would often send young men to the esteemed *chossid* and *rov* **Reb Hillel of Paritch** to be directed in the ways of *Chassidus*. Reb Hillel would entrust the guidance of each newly-arrived *chossid* to two senior *chassidim*, who in addition to explaining the basics of *Chassidus*, would more importantly tell them insightful stories about the *Rebbeim* and about *chassidim* of former generations. In fact, they would retell each story several

times until it penetrated the new *chossid* and he knew its details perfectly. They would then ask what lessons – in correcting one's *middos*, in *yiras Shamayim* and in *hashgacha pratis* – could be learned from the story. They would urge the young fellow to toil, as one does in serious study, in order to discover the lesson, and they would help him in this. Finally, they would tell him what lessons they had been told by their own teacher, Reb Hillel.

On the first three *Shabbosim* of each newly-arrived *chossid*, Reb Hillel would relate a story in addition to the *Chassidus* that he delivered. After the story they would sing *niggunim*, and then discuss the lessons to be taken in *avoda* of the heart and the mind.

Reb Hillel explained the reason for this procedure: "The beginning of *avoda* is 'Adam ki yakriv mikem,' – a person has to offer something of himself to HaShem. However, in order to enable a person to know he is an Adam and how an Adam should conduct himself, the above *avoda*, in *Sefer Vayikra*, is preceded in the Torah by the stories of *Bereishis* and *Shmos*.

(אגרות קודש מוהריי"צ ח"ד ע' נ"א)

The **Baal HaTanya** explained that *sippurei tzaddikim* are an important supplement to learning Torah because they lead to *yiras Shamayim*. Hearing or reading *sippurim* encourages a person to upgrade his Torah learning and his *yiras Shamayim*, and lead him to serve HaShem *lishmah*, for His sake alone.

(תו"מ תשמ"ו ח"ב ע' 431)

Consider This

What is so powerful about a story? Why can't the same benefits be acquired through studying Torah?

Sparks of Greatness

Rebbetzin Fraida

Rebbetzin Fraida, a daughter of the **Baal HaTanya**, was an illustrious woman and was very dear to her father. The **Baal HaTanya** would recite *Chassidus* privately for her, while her brother, **Reb Dovber**, out of his eagerness to hear more *chassidus*, would have to hide in the room to listen. Also, when Reb Dovber wanted to clarify a certain concept, he would often ask his sister to ask their father. She passed away on the 17th of Siva, 1813 (תקע"ג), and is buried in Haditch near her father.

On one occasion of private *chassidus* from the **Baal HaTanya** to Rebbetzin Fraida, when Reb Dovber was hiding in the room, the **Baal HaTanya** spoke about the *bigdei kehuna* (the clothing of the *kohanim*). When it seemed to the Reb Dovber that his father was concluding without having explained the *avneit* (the *kohen's* belt), he quickly took off his *gartel* and threw it towards his sister. Fraida took the cue, and asked her father "Is there no explanation about the *avneit*?" The

Rebbe responded, "It seems that someone else is in the room besides the two of us..."

Before she passed away, Rebbetzin Fraida asked to be buried alongside the **Baal HaTanya**. Though she was a special person, the *chassidim* were hesitant to bury her near the *Rebbe*.

At the end of her life she began reciting "*elokai neshama*," and when she recited the words "*veata asid litlah mimeni*," she cried out "wait, father, wait, I'm coming..." And with that her *neshama* left her body.

To be more confident with their decision of burial plots, the *chassidim* performed a test. They placed her body in a wagon and led the wagon on the road leading both to Haditch and Kremenchug. When the roads split, the *chassidim* let the horses guide themselves, and they followed the path to Haditch. Rebbetzin Fraida's *kever* is immediately adjacent to the *kever* of the **Baal HaTanya**.

Library Sparks

This week's Torah portion, *Yisro*, contains the narrative of one of the greatest historical occurrences of all time: the giving of the Torah to the Jewish people on Mount Sinai. Yet this is not readily evident by the name of the portion, which is called by the name of Moshe's father-in-law.

Every word, letter, and subtle grammatical nuance in the Torah teaches us volumes; how much more so, the names of the portions themselves. What then, is so significant about *Yisro* that the Torah portion containing the Ten Commandments is given his name?

Yisro, described in the Torah as "a priest of Midian," was not merely a highly respected official in his native land. *Yisro* was the high priest of idolatry, who had explored every type of idolatrous worship and philosophy in the world. The *Zohar* explains that the Torah could not be given to mankind until *Yisro* had rejected each and every false god, and had publicly accepted Hashem's sovereignty. *Yisro* was the symbol of the power ancient man invested in gods of wood and stone. It was only when *Yisro* declared "Now I know that the Hashem is greater than all the gods," that truth prevailed, and the Torah could be given.

The most dramatic contrast occurs when darkness itself is transformed into light. In

Hebrew this is called "the superiority (*Yisron*) of light over darkness," a light which shines forth from a place it had previously been unable to reach. It is also interesting to note that *Yisro's* name is linguistically related to this as well.

Yisro's acceptance of Hashem's also reflects the reason why the Torah was given on Mount Sinai. Prior to that time, the Patriarchs were already following the Torah's commandments, and Jews had studied Torah while in Egypt. What was innovated at Mount Sinai was the power to infuse the physical world with holiness, to combine the spiritual and the material simultaneously. The G-dliness concealed within the physical world could now be uncovered and revealed, according to Hashem's plan.

When *Yisro* not only rejected his false idols, but joined the Jewish people in their faith, it paved the way for future generations to transform darkness into light and to build a dwelling place for Hashem in this world. A Jew's task is to sanctify his physical surroundings and imbue them with holiness.

Yisro therefore merited that an entire portion of the Torah bear his name, for he personified the mission of every Jew and the reason for the giving of the Torah.

Halacha Sparks

Ribis on Credit Card Miles

Rabbi Chaim Hillel Raskin

Reuven wants to borrow money for a purchase. Can Shimon lend his credit card if he will be paid back in full and receive miles?

Although the Torah prohibits lending or borrowing money from another Jew with interest (*ribis*), the Torah only prohibited *ribis* which comes from the borrower to the lender, even if through a third party. If the lender did not receive extra money although the borrower paid extra for the loan, or conversely, if the lender received extra money but not on the borrower's expense, it is permitted. Practically, this means as follows:

A friend of the borrower may give the lender 50 dollars so that he should lend the borrower 1000 dollars,¹ even if the borrower asked the friend to do so,² since the money did not come from the borrower. However, the borrower may not tell the lender, "lend me money and my friend will pay you extra."³ *Chazal* prohibited the borrower to give the lender even good feelings which have no monetary value (e.g. thanking the lender). Promising the lender that someone will pay him extra for his loan is likewise prohibited.⁴

The borrower may not pay his friend to pay the lender to lend.⁵ Although nothing was paid directly from the borrower to the lender, the lender is indirectly paying the borrower, and the friend is considered a *shliach* of the borrower to pay the lender. However, the borrower may pay his friend to convince the lender to lend, since although the borrower is paying for the loan, the lender did not receive anything.

The lender may not stipulate that the borrower must give someone a gift or donate to *tzedaka*. Although the lender is not receiving anything in his hand, the gift or *tzedaka* is considered to be on behalf of the lender.⁶

Accordingly, to lend money from a credit card, where the borrower does not pay anything extra, just that the credit card company benefits the lender, is it permissible. Furthermore, the benefits are not granted for the loan, but for the purchases, irrespective of who made them, and is certainly not considered *ribis*.

It is important to note that the laws of *ribis* are extremely complex, and a subtle change in the situation can change the *halacha*. One must consult a *Rov* before taking any action that may be considered *ribis*.

1. שו"ע י"ד סי' קס"ג.
2. שו"ע הרב הלכות רבית סעיף ט. והוא כמו שהביא הש"ך שם סק"ח מהב"י שיש לסמוך על המתירים.
3. ראה שו"ע הרב שם. והוא דלא כהח"ד סק"ו דלהש"ך דאין איסור על הלוה לסיים אחר שיתן למלוה כסף עבורו ה"נ מותר.
4. ראה חידושי מהרא"ל סק"ז. ובאופן א' ראה ביאורי הגר"א סק"ה.
5. שו"ע שם. שו"ע הרב שם סעיף טא.
6. ראה שו"ע הרב שם סנ"ט.

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