

Madison Title and Business Halacha Institute Promote *Ribbis* Awareness in the Real Estate Industry

By Zevi Ezrachi

Madison Title Agency once again partnered with The Business Halacha Institute to address the topic of “*Hilchos Ribbis* as it Pertains to Real Estate Mortgages.” Last month’s Lakewood *shiur* surpassed all expectations, and organizers were anxious to repeat this success in the New York area. On Wednesday evening, 28 *Iyar*/June 1, Rav Yisroel Reisman delivered his *hilchos ribbis shiur* to mortgage brokers and attorneys in the Brooklyn area.

Following a full day of work, over fifty businessmen expressed their *cheishek* to grow in matters of Torah and *halacha* by gathering at Glatt a la Carte. Proprietor Mr. Bunim Naiman graciously provided the expansive venue and menu.

Mr. Moshe Becker, director of operations for Madison SPECS, served as master of ceremonies. He impressed upon the crowd the immense responsibility they share as service providers to be knowledgeable in the area of *ribbis* and be able to broker deals *al pi halacha*. He was happy to share an active take-away from the Lakewood lecture: A mortgage broker was so motivated by what he learned that he revisited all of his recent deals to implement the *heter iska* model. He encouraged those in attendance to similarly positively impact their daily business transactions.

Rav Yisroel Reisman, *rosh yeshiva* of Yeshiva Torah Vodaas, *rov* of Agudas Yisroel

of Madison and author of “*The Laws of Ribbis*,” an authoritative contemporary *sefer* on *ribbis*, then addressed the attentive audience. He demonstrated clearly how *ribbis* presents a complicated set of *halachos* throughout the world of business. He detailed common cases, including parents/in-laws buying homes for children and the children making the mortgage payments, cosigning on a loan, guaranteeing a loan and borrowing credit cards. Because it is almost inevitable that one will encounter a *ribbis* application or one of its multi-faceted ramifications in one’s dealings, it is imperative to seek guidance from a *rov* or *posek* with expertise in *hilchos ribbis* whenever a question arises.

Another primary focus of the *shiur* was *heter iska*. Rav Reisman clarified how a *heter iska* works and discussed the *halachic* necessity for the parties involved to fully understand its parameters, rather than simply regarding it as a magical amulet.

The evening concluded with a lively question-and-answer session. Rabbi Eliezer Gewirtzman distributed a detailed handout about some of the issues that were discussed.

Due to the positive reaction from the Lakewood and Brooklyn lectures, plans are currently underway to bring the *hilchos ribbis shiur* to neighboring locales, specifically Manhattan, Monsey and the Five Towns.

For more information about these upcoming events, email asteinberg@madisoncres.com. To submit a *shailah*, email ask@businesshalacha.com.

Successful Arachim Seminar in Ontario

At the Delta Hotel in Guelph, Ontario, approximately an hour west of Toronto, approximately 350 men, women and children were touched by the wisdom and beauty of Torah learning and living at an Arachim seminar over the *Lag Ba’omer* weekend. The Arachim event ran from Friday afternoon through Monday afternoon.

The seminar was organized by two local Toronto *rabbanim*, Rav Tsadok Pereira, *rov* of Ahavat Shalom Congregation, and Rav Yaakov Malayev of Shaarei Zion and *rov* of the Bucharian community.

Arachim Canada is headed by Danny Bitton under the leadership of Rav Avraham Kahn.

Arachim seminars have proven to be successful *kiruv* tools, igniting the flame of Torah in secular Jews who were never before exposed to *Yiddishkeit*.

Arachim was founded over twenty years ago by Tzvi Inbal and Dr. Shalom Serebrenik, two scientists who felt that the time had come to introduce a rational, intellectual approach to understanding that Hashem gave the Torah and to its veracity and accuracy throughout the ages.

One of the English-speaking lecturers was Rav Yehudah Silver, originally from Chicago and presently living in Eretz Yisroel, who is a *talmid* of Rav Yitzchok Hutner *zt”l* and Rav Elya Lopian *zt”l*. When Arachim was in its infancy, he was asked by Rav Noach Weinberg *zt”l*, for whom he was working at Aish Hatorah at the time, to look into it. He intended to stay for a few lectures, but he was so mesmerized that he remained until 2 a.m. As a result of his visit, he adapted the Arachim material for English-speaking audiences, providing the program for the famous “Discovery” seminars run by Aish Hatorah.

The second English-language speaker was Rabbi David Ordman, who was raised in England and presently lives in Bnei Brak. Rabbi Ordman learned in Gateshead and later under Rav Michel Feinstein. Like Rabbi Silver, Rabbi Ordman has been with Arachim for over twenty years.

The speeches in the Hebrew-speaking track, running simultaneously, were given by



(L-R) Rabbi Tsadok Pereira, Rabbi Yehuda Silver, Rabbi Aharon Levy, Rabbi David Shitrit, Rabbi David Ordman and Rabbi Yaakov Malayev.

Rabbi David Shitrit and Rabbi Aharon Levy.

These speakers presented a series of lucid and talks to convey the concept that Torah is Divine and that the way of life it fosters provides great meaning and pleasure to its adherents.

Parents were able to listen to the speeches with peace of mind, as their children were supervised and entertained by twenty local *Bais Yaakov* high school students and alumni.

The four-day retreat ended with a symposium at which the participants made emotional statements about how they had been impacted by the Arachim experience and how they are seeking to change their lives in small steps that allow them to be consistent.

Bais Yaakov High School Class Marks 50 Years

By Chanie Neiman and Esther Gewirtzman

Bais Yaakov High School alumni, the class of 1961, experienced a “once in a *yovel*” event. It was our 50th year alumni reunion. It’s not as if we hadn’t seen each other. We had a ten-year reunion, a fifteen-year reunion and some mini reunions over the years. We even have a group that meets monthly in Monsey. However, this event was extra special and kept us on a “high” for weeks.

At this reunion, we tried to recognize each other after such a long time. We recognized many of the friendly faces, but with some, we needed prompting to name the face. Many came from out of town, including Florida, Maryland, Connecticut and New Jersey. Some came from as far away as Israel and England. Two-thirds of the grade was present. Others were represented by their letters and entries into the journal that was printed for this occasion. The class of ’61, a cohesive group of sociable ladies, gathered together to reminisce, to reconnect and to express *hakoras hatov* to the school that molded ideals and influenced life perspectives.

The class of ’61 came from diverse backgrounds - Satmar, Pupa, Lubavitch, *Yekkish*, *yeshivish*, American-born and many from the *alte heim*, survivors and children of survivors. Our generation was the link for transmitting the Torah ideals from war-torn Europe to the American soil. Bais Yaakov provided us with a warm and nurturing environment. We were able to connect with one another and to absorb the teachings of our *mesorah*.

As we entered the Bais Yaakov High School lunchroom, we were taken back 50 years. The room was beautifully set up with pictures from our youth and welcoming posters. The tables were adorned with pink and

green tablecloths, topped with floral centerpieces. We were greeted warmly at the door with smiles, cheers and gifts. The food was great and the ambience was upbeat, thanks to Sara (Kastner) Halpert and Devora (Edelman) Marcus.

For some time, we all dreamed of this reunion. Our dreams were turned into reality. The fantastic committee, which was led by Chanie (Yanofsky) Neiman and Esther (Hisiger) Gewirtzman, worked a year and a half to organize the event. Toby (Goldwurm) Klang tracked down the addresses and sent out invitations and reminders. Shelley (Leiter) Topp put together the beautiful journal. Eva (Weisel) Melamed was in charge of the book-keeping. Shifra (Lichtman) Adler and Leah (Dermer) Ackerman led the telephone squad. After many hours of meetings and telephone calls, we reaped the fruits of our labor with an inspiring program. Our Mistress of Ceremonies was none other than our classmate, Miryam (Butman) Swerdlov, the well-known teacher and speaker. She kept us in stitches with her humorous memories, interspersed with songs and some serious remarks.

The program for the afternoon was indeed inspirational. We were honored with the presence of Rebbetzin Wesel and Rebbetzin Kirzner. Eva (Weisel) Melamed opened the program with greetings. She introduced Rebbetzin Wesel, our beloved *Chumash* teacher, who addressed us with a *devar Torah*. Her heartwarming words brought tears to our eyes. She told us that although we had returned with the obvious intention of showing *hakoras hatov* to our alma mater and our teachers, “we had it all wrong.” The honor of teaching is a *zechus* for her and all the other teachers, she said. Thus, appreciation should be going the other way. The *zechus* for all the *blatt Gemara*

that our husbands and children learn, the *mitzvos* and the *chassodim* we do, she said, will revert to the teachers. Thus, they will be able to face the *Ribono Shel Olam, achar meah ve’esrim shanah*, with these *zechuyos*.

In addition, some of our unforgettable *mechanchim* and *mechanchos* were recalled. Our dynamic *rabbanim*, Rav Hellman, Rav Gabioff, Rav Rottenberg, Rav Shurin, Rav Godlevsky and others, and our outstanding *moros*, the *talmidos* of Sara Shneier *a”h*, instilled in us everlasting values. Rebbetzin Vichna Kaplan *a”h*, who stood at the helm, guided us gently with her warmth and words of wisdom.

A panel, headed by Sterna (Greenberg) Lerman, spoke about how Bais Yaakov impacted their lives. Their heartfelt and moving

words, which described their life experiences, enthralled and captivated the audience.

Dina (Thumim) Spira and Devora (Weiss) Kitevitz entertained us as well, as they strolled down “memory lane,” recalling color war, assemblies, trips and more. It brought smiles, laughter and applause. The *devar Torah* was enlightening and inspiring.

The reunion, the 50th year alumni celebration, was a remarkable event. While we sang and joined hands to dance, “*Vetaheir libeinu le’avdecha be’emes*,” we felt the overwhelming emotions of joy and elation. We were full of *ahavah* and *achvah*, as we all shared the feelings of *achdus, ke’ish echad beleiv echad*. We hope to join together at our next reunion, under the rule of *Moshiach Tzidkeinu*, in Yerushalayim, *bimeheirah*.

Shuvu Tribute in Congress

Congressmen will be paying tribute to Shuvu on Thursday, June 23rd, in the United States Capitol. The event will feature leadership of the US House of Representatives including Democratic Whip Steny Hoyer, Republican Whip Kevin McCarthy, Assistant Democratic Leader James Clyburn, and Chairmen and Ranking Members of various committees. An address will be delivered by the Israeli Ambassador to the United States, Michael Oren, on the importance of the US-Israel relationship.

The event will pay tribute to the memory of Congressman Charles Vanik, whose commitment to the cause of Soviet Jewry allowed for millions of Russian Jews to make Israel their home. In 1974, Charles Vanik sponsored the Jackson-Vanik Act in the House of Rep-

resentatives which helped refugees, particularly minorities and Jews, to immigrate from the Soviet Bloc to Israel. The Jackson-Vanik amendment was credited with pressuring the Soviet leadership with allowing immigration to Israel. Attending the event will be the late Congressman’s daughter, Phyllis Vanik.

“Shuvu will be honoring the memory of Charles Vanik as a reflection *hakaras hatov* for his leadership during a critical junction in the Cold War era. Vanik’s leadership was instrumental in facilitating tens of thousands of Jews to immigrate to Israel where Shuvu is educating thousands of children in the spirit of our forefathers,” said Abe Biderman, Chairman of Shuvu.

The Friedlander Group is coordinating the luncheon.