

The Saga of Heroic Children Shlomo Zalman Teichman Part 2

Based on a Naaleh.com shiur by Rabbi Hanoach Teller

Shlomo Zalman Teichman and his fellow inmates were sent on a death march from Warsaw to Germany. They were expected to cover a distance of approximately 300 miles. The first 70 miles they were forced to run for about 13 hours without food and drink. The Germans rode in bikes or cars and were joined by fresh troops who took turns raining down punishments upon the hapless Jews. The statistics were a ten percent survival rate. When they started out, there were about 6000 inmates. After a few days only 600 remained. On this march of death, Shlomo Zalman's brother, Sholom Baruch, found he could go no further. Finding strength he never knew he had, Shlomo Zalman slung his tall brother onto his shoulder and continued marching. After several days they came to a river. The poor inmates could not control themselves and ran to guzzle down some water. This was a fatal error and the water soon turned pink with blood. Any Jew who had the gall to approach the water was shot to death. With fierce discipline, Shlomo Zalman contained his thirst and did not approach the river. A few days later on the eve of Tisha B'av the heat wave finally broke and rain poured down upon them. The Germans couldn't contain their frustration at this fluke of nature. The Jews were delirious with joy. They sucked their wet tattered clothing to try and get the last drop of water. The Germans forced the Jews to lie down in the fields saturated with rain. There were little spuds of potatoes growing and those who couldn't contain their hunger ate it. Unfortunately their emaciated bodies could not digest the unripe vegetation and they perished that night.

Their final destination was the Dachau concentration camp. A short while later they were transferred to the slave labor camp of Landsberg which made Dachau seem like a sleep away camp. In Landsberg they were given no respite. They had to work around the clock carving out a city underground. Shlomo

Zalman's detail was assigned to carry wheelbarrows of wet cement across a narrow walkway with a ten story plunge below. Many people dropped to their death which meant nothing to the Nazis.

From Landsberg they were sent to Kaufering where they were forced to repair the rail lines that were constantly being bombed by the Allies. They were made to work nonstop in the bitter cold with only newspapers to cover their frozen feet. Any inmate who showed the slightest sign of distraction was hanged. April 1945 found the Germans retreating and the Allies advancing. The Nazis loaded the inmates onto trains heading further into Germany. Shlomo Zalman, his brother, 3 cousins and an uncle huddled together. An Allied aerial assault dropped a bomb onto the moving train and knocked it out of commission. The prisoners smelled the acrid smell of burning metal and discovered that the train had been abandoned. The Germans had fled for their lives. The Teichmans along with the other Jews jumped out of the burning inferno and ran to the neighboring fields. When the Germans assessed that the bombing had ceased, they herded the Jews into a nearby German army camp where they were placed in a tin hut. In the morning they awoke to an eerie silence. One brave prisoner ventured outside and reported that the camp had been abandoned. The Germans had fled. The Jews quickly left sensing that a German army camp was not a safe place to be.

The Teichmans ran to the fields. Sensing that they were close to a war zone, they tried to hide in the tall grass. In the darkness they made out a farm. They crawled to a barn, climbed inside, and hid. In the middle of the night, the German farmhand found them. He invited them into his home, gave them food and water to bathe, and mattresses to sleep on. In the morning, Shlomo Zalman awoke and almost jumped out of his skin. A black

American GI stood with a bayonet pointed at him. When the soldier saw the striped pajamas near their beds, he realized they were Jewish and withdrew his gun. The Allied soldiers gave them some tin cans of food and candy. Shlomo Zalman was admitted to an American army field hospital. He weighed 41 pounds and could barely walk. After a few months of treatment he slowly regained his health.

When they finally recovered, Shlomo Zalman and his brother traveled to Budapest to find their father. Someone had mistakenly told Shmuel that his sons had been murdered. The brothers inquired where they could find their father and were told to ask a certain shopkeeper. They had only been in his shop for a few minutes when their father walked in. His eyes were glued to the floor. He could not be consoled for the seeming loss of his sons. Then he heard someone shriek Tatty and he lifted his gaze. The two boys fell into their father's arms. Shalom Nachum pronounced the blessing of *Mechaye Hameisim*.

The two brothers managed to book passage on a ship transporting orphans to America sponsored by First Lady Eleanor Roosevelt. They arrived in the US on Shabbat in June 1946. Everyone disembarked except the Teichman brothers who would not violate Shabbat. When they finally left the boat on Motzai Shabbat, they were greeted by reporters who were touched by their noble act. After all they had gone through, the boys upheld the sanctity of Shabbat and refused to step down on the free soil of America. The Teichman brothers continued their Torah studies in Yeshiva Torah V'daas. Eventually their father joined them and they moved to the West Coast. Shlomo Zalman, now called Sol, built an empire of department stores. He grew into a man of incredible generosity following in the footsteps of his righteous grandfather, Berish Teichman.

Ignorance Causes Improper Speech Part 2

Based on a Naaleh.com shiur by Rabbi Beinish Ginsburg

The *yetzer hara* attempts to convince us that in order to avoid *loshon hara* one must separate oneself from the world and live like a hermit. Most people aren't willing to do that. But the Chofetz Chaim counters that this is not true. If one studies Sefer Chofetz Chaim one can learn what is permitted and what is prohibited. The Chofetz Chaim compares this to the devious ways of the snake in Gan Eden. We know that only one tree was prohibited and yet the snake told Chava that Hashem had forbidden all the trees. The Ohr Hachaim points out that what the snake told Chava is exactly what the *yetzer hara* tells us. The snake tried to deceive Chava by saying, "If you can't eat from the *etz hadaat*, it's as if you can't eat from any tree. They are nothing compared to this tree. All the pleasures of the world are as nothing compared to the fruit of the *etz hadaat*." The *yetzer hara* does the same to us by telling us, "If this is prohibited everything is prohibited." The Chofetz Chaim was a big talker although he was known to keep away from all forbidden speech. He did

this in order to prove that the *yetzer hara*'s claim was false. One can interact normally with others without sinning with *loshon hara*.

The Chofetz Chaim noted that the ignorance of the severity of *loshon hara* arose because the laws were never gathered in one book in an organized fashion. Rather they were spread out throughout Shas and the Rishonim. Even the Rambam and Rabbeinu Yonah who paved the path to study these halachot were very brief in their writings and did not discuss all the myriad details. The Sefer Chofetz Chaim was written to fill that void. It is divided in two sections. The top portion contains brief practical *halacha* which the Chofetz Chaim called Mekor Hachaim. Speech is the core of life. It's what makes us human. The sources at the bottom were named Beeros Mayim Chaim and discuss the *halachot* in greater detail.

The Chofetz Chaim notes that the *yetzer hara* tries to discourage us from overcoming sin by

claiming, "You can't do it all. You aren't able to succeed, so why try at all?" But this is wrong. Even if one cannot uproot the sin completely, one should do whatever one can. Chazal teach us that partial success is better than nothing. We learn this from Moshe who was determined to do whatever he could. Hashem forbade him from entering Eretz Yisrael. Yet he still set aside three cities of refuge on the other side of the Jordan river although the *mitzvah* wasn't complete until they entered Israel and set aside the other three cities.

When a person is involved in learning the laws of a specific *mitzvah*, it naturally impacts him to be more careful in that area. By learning the Sefer Chofetz Chaim one is bound to end up speaking less *loshon hara*. One should recognize the importance of small change. The reward is immeasurable and the positive feeling of accomplishment will motivate us to go forward.

Interest and Heter Iska Part 2

Based on a Naaleh.com shiur by Dayan Shlomo Cohen

The retail price index takes into account yearly inflation so that one can see how much the value of money has fallen. Every country has its legal tender currency. In America it's the dollar while in Europe it's the euro. In America there would be no difference between making a loan in euros or making a loan of a 100 tons of wheat. Both are not considered currency in that country. So if someone living in America takes a loan in euros, a question of interest may arise when it comes time to repaying the debt as the value of the euro against the dollar may have risen. Therefore the loan has to be translated into the currency of the country. In Israel, the dollar is so widely accepted that many *poskim* rule that it is legal currency and there's no problem in making a dollar loan. In other

countries, one should only loan money in the currency of the country.

Arranging a *heter iska* makes the lender a partner with the borrower. This is commonly done by Jewish owned banks and credit card companies. The borrower doesn't pay the lender interest but rather a share of his profits. This eliminates the problem of *ribbis* by turning the loan into an investment. It protects the investor from losses and allows the borrower to pay percentages to the lender which he would normally have to pay to a partner anyway. A crucial part of the *heter iska* is that the investor must pay the borrower a nominal sum for his trouble of investing the loan. Otherwise the profit he receives is considered interest. A condition is made that the borrower

isn't believed as to whether he profited or lost on the loan unless he makes an oath on a Sefer Torah in *beit din*. No one wants to swear, so instead of making the oath, we say -if you pay x percent a year to the lender, the oath won't be necessary. That x percent is the interest the lender receives.

To summarize, *heter iska* involves four stages: 1. The lender tells the borrower that the sum he is giving him is 1/2 loan and 1/2 deposit or investment, 2. The money can be invested in any way the borrower chooses. 3. The lender must pay a nominal sum to the borrower for his trouble of investing his loan. 4. If the borrower pays the lender a specific sum he doesn't have to make an oath whether he profited or lost.