




MORTGAG

1. This Deed incorporates terms and conditions set forth in the attached mortgage and acknowledges having received the proceeds of the sale of the property and all the Borrower's obligations under the mortgage. Subject to clause 3 below, the Borrower hereby agrees to continue to provide security with the proceeds of the sale of the property or to become payable to the lender and the lender's assigns.

THE TURN OF EVENTS



I had finished *davening Shacharis* and was zipping up my *tallis* bag when the two approached.

I recognized the older man — he had recently moved to Ramat Beit Shemesh. He was with a younger man who was clearly his son, and I waited to hear what they wanted.

“*Shalom aleichem,*” they greeted me.

“*Aleichem shalom.*” We shook hands all around.

“This is my son,” the father offered. “His name is Rabbi Yehoshua Kramer and he’s visiting Eretz Yisrael for several days.”

“What’s the occasion for the visit?”

“He’s in the process of studying in a comprehensive *semichah* program in his hometown.”

“And?”

“A group of the *avreichim* flew to Eretz Yisrael to get tested orally by some of the Rabbanim in Bnei Brak and Yerushalayim. Yesterday, they met with the Bnei Brak Rabbanim, and today they are meeting with *Poskim* from the Badatz in Yerushalayim.”

“Very nice,” I said. “It sounds like a very *chashuve* program.”

“*Baruch Hashem,*” the *yungerman* replied, smiling. He had a very nice smile.

“The truth is,” he said to me, “we approached you not to discuss the *semichah* program. I really wanted to tell about a certain turn of events that recently happened to members of my family.”

“By all means.”

This is what he told me.



It took one of my sisters-in-law many years to find her *bashert*. I don’t have an explanation as to why it took her that long, but even once she was finally engaged, my in-laws weren’t able to fully breathe a sigh of relief. Her younger sister, waiting for many years, was also ready to get married. At the same time, she knew that meeting the right one could take a long time and that matters were out of her hands. She therefore decided to try some *hishtadlus*.

The question was what to do.

She gave the matter a lot of thought and eventually hit on a plan.

There is a certain organization dedicated to helping couples have children. Their mission statement is a simple one, and their *mesirus nefesh* is truly amazing. They will not stop trying, for as long as it takes, to assist every single couple who comes to see them.

For an organization such as this to meet their financial obligations they need to invest heavily in fundraising. They hold a dinner and meet with donors. They also have another very interesting fund-raising method that plays on the famous idea of “*Daven* for me and I’ll *daven* for you.”

They reach out to single girls already part of the workforce, making a monthly salary that many of them do not need since they are still living at home with their needs essentially taken care of by their parents. The organization suggests that these girls donate their *maaser*, or as much as they want, to help a young couple have a child. That is step one.

Step two is that every girl is given the names of a couple so she can *daven* for them, and that young couple in turn is given the girl’s name.

She *davens* for the couple to have a baby, while they *daven* for her to get married. It is a win-win situation for everyone involved.

My sister-in-law wasted no time getting in touch with the organization, donated a certain amount of money, and was assigned a couple to *daven* for while they were given her name. A baby and a *shidduch*: two equally important needs. Two extremely pressing needs.

My sister-in-law began *davening* for the couple and hoped they were *davening* for her too.

Several months passed. It was a very busy time in her life, but *davening* for them was a priority and she made sure to do it as often as she could.

One day, she received an email from her contact at the organization.

Dear Chana Leah,

Thank you so much for your ongoing support both from a financial and spiritual perspective. There is no question that your tefillos have helped “your” couple tremendously. Please be advised that from this moment on, we ask that you stop davening for the couple to be blessed with a baby and begin to daven for a healthy birth instead.

Thank you, and may we hear besuros tovos for all of Klal Yisrael.

Chana Leah was very happy to hear that her *tefillos* and their *tefillos* had been answered, and she resolved to put even more time into *davening* for “her couple” to have a healthy baby.

Then she returned to what she had been doing before she saw the email. In truth, she would have liked to celebrate the good news with an iced coffee or something, but there just was no time for anything of the sort. After all, the boy she had been dating for the last few weeks had just asked her to marry him, and the *vort* was scheduled for that night.

As I said, a busy time for all concerned.

Of course, Chana Leah could not help but be amazed by the fact that she had been informed of “her couple’s” good news on the same day as her very own *simchah*, as was anyone else who learned of the “coincidence.”



Once his two daughters got engaged, my father-in-law found himself slightly strapped for cash. It takes a lot of money to marry off one child in America; *kal v’chomer* two. My *shver* gave the matter a lot of thought and eventually decided that the best way to handle the welcome expense of both weddings was to remortgage his home. Because he lives in Flatbush — a fairly affluent part of Brooklyn — and because his house is worth a significant amount of money, he knew that remortgaging would net him more than enough cash to celebrate the weddings without pressure.

Wasting no time, my father-in-law drove to his bank and asked to meet with one of the mortgage advisors. He laid it all out on the desk, the advisor examined his financial

information, and it wasn’t long before he was approved. He signed the opening round of documents, shook hands with the bank clerk and left with a firm assurance that the transaction would be dealt with in time for him to have the money when he needed it.

But you know how it is.

When it comes to real estate deals, bank deals, or pretty much all complicated business deals, there is always another paper to sign and another visit to the lawyer’s office. With the best of intentions, these things take longer than anticipated. Which is why my father-in-law found himself about a week before wedding number one without the necessary cash. Despite his banker’s assurances, the paperwork was still being processed, while he was informed the money would be held up just a little longer.

After trying so hard to ensure he had the cash he needed, my father-in-law found himself having to come up with another way to pay for the expenses — at least until the remortgage went through. It was a challenge, but nothing insurmountable. *Klal Yisrael* is a nation of people who love to do *chessed*, and he knew that there was sure to be someone on his block or in his shul who would be happy to lend him the money he needed until the mortgage funds were transferred into his account.

After considering the matter, he decided to confer with the Rav of his shul and ask if he had any idea of someone who could lend him the funds.

My *shver* met with the Rav, who listened and asked him how much money he would need. Then he told him that he would have an answer the following morning.



My *shver* walked into shul five minutes before *Shacharis* the next day. When the Rav caught sight of him, he motioned from the front of the room that he wanted to meet with him directly after *Shacharis*. After wrapping up his *tefillin* and folding his *tallis*, my father-in-law made his way over to the Rav’s office. He knocked on the door and was told to come in. Sitting in the room were two people — the Rav and his son.

My father-in-law was surprised to see the Rav’s son sitting there. This was a private matter, and since the Rav’s son was not known as a man of means, he didn’t quite see a reason for his presence.

“Good morning,” the Rav greeted him.





**“HE BEGAN
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SUDDENLY, HIS
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My *shver* returned the greeting.

“I spoke to a few people yesterday,” said the Rav, “and in the end I turned to my son and asked him if he would be willing to lend you the money.”

Seeing that my father-in-law was surprised by this statement, the Rav turned to his son and said, “Why don’t you explain?”

“I’m not a rich man by any stretch of the imagination,” admitted the Rav’s son, “but my wife and I have been saving up for the last number of years any extra money we have earned, with the intention of making a significant down payment on a house. The money has been deposited into a savings account, to which I don’t really pay attention because I never remove money from it.

“When my father asked if I would be willing to lend you the money, I was more than happy to do so. First of all, it’s a big *mitzvah*, and secondly, because my father assured me that your bank was transferring the funds to you in the next few days, and that even if it took a bit more time than expected, there was nothing to worry about.

“Yesterday, I went to the bank to retrieve from my savings account the amount you needed. I sat down with the manager and told him about the situation. He began clicking away on his computer, looking up my account. Suddenly, his face turned white.

“What’s wrong?” I asked him.

“He didn’t answer, just kept on clicking.

“Eventually, he looked me in the eye and said that he didn’t want me to worry, but that from what he could see, someone in Denmark had managed to obtain the details of my savings account. He had been removing 300 euro from the account daily for the last 10 days.

“Apparently, 300 euro is not enough money to raise any red flags, and if not for the fact that I had shown up at the office to remove money from the account, the man from Denmark would have been able to continue removing 300 euro daily until the account would have been cleared out. I assume that the bank has insurance and most likely my money would have been returned to me. But getting robbed of all your money is a nightmare, and I was relieved beyond all imagination (as was the bank) that we had discovered this when we did.

“And,” he said, looking my *shver* in the eye, “this discovery was all thanks to you and the opportunity that came my way to help you.”



When he finished telling me the two stories, I thought about what I’d just heard. About a young girl who wanted to do *chessed* with a childless couple and how both parties saw *yeshuos* together, and about a *yungerman* who graciously agreed to lend someone else a significant amount of money and was spared much *agmas nefesh* in return.

And I was moved.

As heard from “Rabbi Yehoshua Kramer.”

Names have been changed