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Chizuk - Inspiration

Rav Laizer Yudel Finkel ZT"l was the last Rosh Yeshiva of the Mirrer Yeshiva in Poland. The vast majority of the students of the Mirrer Yeshiva escaped Nazi-occupied Europe to Kobe, Japan and then to Shanghai. The Rosh Yeshiva eventually re-established the Mirrer Yeshiva in Jerusalem and a large percentage of the students that were in Shanghai rejoined him, including his son-in-law, Rav Chaim Shmulevitz ZT"l, who eventually succeeded him.

Since the founding of the State of Israel, fixed-term military service has been compulsory for its citizens. Those learning Torah in Yeshivas have often received exemptions from mandatory military service through a special government arrangement organized by Israel's founding prime minister, David Ben-Gurion. To obtain this "learning Torah is his profession" exemption (Toraso Umanuso), a statement attesting to that fact needed to be signed by the Rosh Yeshiva of each Yeshiva institution. Rav Laizer Yudel, with tears in his eyes, would tell each student that asked for his signature on the statement that "Torah is his profession" the following: "I have never told a falsehood in my life. I am signing that your profession is to study Torah. Please learn diligently and commit yourself to it, so that I am not a liar."

Halacha – Jewish Law

QUESTION: My husband is a smoker. However, on his life insurance application, he was asked if he was a smoker and he did not answer affirmatively. I am afraid that this is not only lying but also stealing. Is that correct?

ANSWER: I am afraid that you are correct. Lying that can cause financial damage is also considered stealing (see for example, Rav Moshe Feinstein ZT"l in his Igros Moshe C.M. Vol. II Siman 29 and Rav Shlomo Zalman Auerbach ZT"l in his Minchas Shlomo Vol. II #97).

Your spouse is unfortunately not alone in this regard. A

survey conducted in 2020 showed that 14.7% of American adults admitted to lying on an insurance application. Your spouse is no doubt an upstanding member of society, so the question is, how can upstanding individuals rationalize such behavior?

The answer is that such individuals often say to themselves, "I believe that I am not going to get lung cancer and die. In fact, the odds are that I will not. Therefore, it is not considered stealing as the life insurance company will not have to pay my claim based on my lie." The problem with this type of thinking is that the insurance companies stay profitable by their actuarial tables which tell them under what circumstances to extend life insurance to an applicant. The actuarial tables tell them to extend life insurance to an applicant at a higher rate if they are a smoker. Therefore, if you are a smoker, the insurance company does not wish to sell you insurance for the rates that are offered to non-smokers. If you lie on your application, you will be taking insurance from the company under a false pretense and will be taking coverage at a rate that they do not wish to offer to you. This is theft.

In addition, when people lie on their application about whether they smoke, it damages the predictive quality of the above referenced actuarial tables and causes the life insurance company to be less profitable. This causes the insurance company to raise its rates on everyone - all because of those that were dishonest. It's really not the case that lying to an insurance company is a victimless crime. As described above, the few that are dishonest, cause everyone's rates to increase.

The Chofetz Chaim writes (Sfas Tamim Chapter 3) that one who lies – ends up losing his Kosher money (the money that he made honestly) as well. On a related note, it is important to know that if the insurance company catches someone lying on their application it can affect other

insurance policies that they apply for, as insurance companies keep and share records of people who lie on their applications. Such people are often blacklisted and their past, dishonest applications can affect their future applications.

On The Parsha

“And Betzalel, son of Uri, son of Hur, of the tribe of Judah, made all that Hashem had commanded Moshe.” (Exodus 38:22)

Rashi notes on the verse above, that Betzalel, the architect of the Mishkan (Tabernacle), made everything as Hashem had commanded Moshe to do, which included instructions that Hashem gave Moshe that Moshe never relayed to Betzalel. Regarding those instructions, Betzalel knew on his own what Hashem had wanted.

Rashi explains the nature of these instructions. Moshe had commanded Betzalel to first make the furnishings of the Mishkan and only afterwards the Mishkan itself. Betzalel then inquired of Moshe that the order should have been reversed, “But isn’t it common practice to first make a house and then to put the furnishings in it?” Moshe responded that he thought that is what he heard from Hashem, but clearly he was mistaken, and what Betzalel said is what Hashem must have told him. (See Berachos 55A for further details.)

The Maharal in his Gur Aryeh asks how it is possible that Moshe Rabbeinu, the Master of all Prophets, could err so profoundly and forget a portion of his prophecy. Further, did Betzalel actually doubt or question the truth of Moshe’s prophecy? We must perforce conclude, that Betzalel did not express such doubts. Rather, Betzalel blamed his own limitations as the reason for not being able to understand what Moshe had said - i.e., “Forgive me Moshe, I seek to understand what Hashem had said, because in my limited understanding of the matter, the house is built before the furnishings that go into it.”

We see from here, that sometimes, in order to maximize what one can learn from one’s teacher, there are two elements that should be present. The first element, is that notwithstanding how great one’s teacher may be, one should not be intimidated by his teacher and refrain from asking a question if one does not understand what the teacher has said. The second element, is that the student

should not decide that his teacher must have erred – rather, one should humble oneself and assume that his own limitations are preventing him from understanding what the teacher has said. Through these elements, Betzalel was able to maximize what he heard from his teacher, Moshe, and glean the truth of what Hashem actually told Moshe to do.

Mussar – Introspection

This week, we continue with translating the Chofetz Chaim’s Sefer entitled, “Sefas Tamim.” Sefas Tamim, from which our foundation takes its name, focuses on the importance of honesty in word and in deed.

“...we learn that even an indirect action that incidentally causes a loss to one’s fellow, and more than this, that even if the loss was not the result of an actual physical action, but rather through circumstances that he caused that prevented his friend from being able to profit, through which he would be able to feed his family, Heaven considers this as though he actually killed this person together with his household and he will be punished severely for this. And after having said all of this, what will these deceitful men answer now that they have intentionally utterly trivialized this sin of literal extortion and robbery.

How so very serious is the sin of theft, that it will provide Heaven to immediately listen to the pleas of the victim of the theft. As the Gemara relates (Bava Metziya 59A) “Rebbe Abahu said, ‘There are three sins for which the Curtain does not close (and sins immediately pass through it into the chamber of the Heavenly tribunal for immediate judgment and punishment): cheating, theft and idol worship.’”

*“May I back out of a school carpool that
I have already committed to?”
“Should I report a co-worker who is acting dishonestly?”*

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