

This month's Daf Digest is dedicated
לכבוד the Wedding of Yosef and Shoshana Sokolin
And לעלוי נשמת Israel Isser Ben Tzion ben Yaakov whose yahrtzeit is on 19 Iyar

OVERVIEW of the Daf

1) Placing a saddle cloth on a donkey

Shmuel rules that the saddle cloth must have been placed on the donkey before Shabbos.

R' Nachman proves Shmuel's position correct from a Mishnah, and the Gemara produces further proof from a Baraisa.

When questioned by R' Asi bar Noson whether it is permitted to place a saddle cloth on a donkey on Shabbos, R' Chiya bar Ashi responded that it is permitted.

Rav ruled that a feed bag may be placed on a donkey, which is only for its pleasure, and certainly a saddle cloth which alleviates its pain. Shmuel differs and prohibits placing a feed bag on a donkey. R' Yochanan is also reported to rule like Shmuel.

The Gemara questions the difference between a saddle cloth, which according to all opinions may be placed on a donkey, and a saddle, which according to all opinions may not be removed from the donkey.

One answer is that the saddle can fall off by itself and therefore it is unnecessary exertion for the owner to do it. According to R' Pappa it is because donkeys are always cold and may be relieved from their suffering, and steps do not have to be taken to relieve them from the heat.

The Gemara unsuccessfully challenges Shmuel's position prohibiting taking action to provide comfort for animals on Shabbos.

2) Placing an amulet on an animal

A previously quoted Baraisa prohibits allowing an animal to go out with an amulet and yet based upon a Mishnah it seems that it should be permitted.

The Gemara answers that the Baraisa is discussing an amulet that is not proven effective.

3) Performing activities to relieve an animal that is suffering

The Gemara unsuccessfully challenges the position that activities may be performed to alleviate an animal that is suffering.

R' Nachman bar Yitzchak states that there is a disagreement between Tannaim whether the prohibition against medical treatment applies to animals. Rava ruled like the lenient position.

4) Tying up a goat's udders

A contradiction between Baraisos is presented regarding the permissibility to allow an animal to go out with its udders tied up and different solutions are offered to explain the discrepancy.

Following a Baraisa that mentions goats with unusually large udders the Gemara relates two stories, one that relates to miraculous udders and a second that depicts an unusual couple.

5) Defining לבובין

Three different definitions are suggested for the term לבובין. ■

Today's Daf Digest is dedicated
Mr. and Mrs. Paul Pinkus
In loving memory of their mother
מרת טוביב שרה בת הרב טובי' גוטמאן, ע"ה

Gemara GEM

Miraculous Milk

כמה גדול אדם זה שנעשה לו נס כזה . . . כמה גרוע אדם זה שנשתנו לו סדרי בראשית

The Gemara relates that a person's wife died, leaving him with a infant son who needed to nurse. The man was poor, and could not afford to pay a wet-nurse. Miraculously, Hashem suddenly provided him the physical ability to nurse his own son. Rav Yosef was impressed, and he declared, "How fortunate was this man, for Hashem provided him with a miracle!" Abaye, however, expressed disappointment. As Rashi explains, although this man certainly found himself in a crisis, usually Hashem would provide him with the income to be able to afford the minimum funds needed to avert the emergency. Regrettably, Hashem performed a greater miracle than that, and Abaye felt that this would diminish this man's merits as a result.

Ben Ish Chai notes that Rav Yosef was impressed that the miracle happened as it did. What does this mean? There were actually two possible resolutions to this crisis. In one scenario, the man could have found some way of earning a few dollars to hire a wet-nurse. This would have been a function of divine intervention. Or he could have developed the physical ability to nurse his own son, which is actually what occurred. Had he managed to find money one way or another, the fact that miracle was performed on his account would not have been as evident. Onlookers might have concluded that there was some tzaddik in the world was also davening for sustenance, and this man was answered on the coat-tails of the prayers of the tzaddik. However, Hashem performed a miracle for this man which was clearly in a league of its own. This miracle was obviously done for this man on the merit of his own right. This is why Rav Yosef praised him, "How fortunate is this man that a miracle like this (כזה) was done for him!" ■

REVIEW and Remember

1. Why is Shmuel called Aryoch?
2. According to R' Pappa, why is it unnecessary to remove a saddle from a donkey to help alleviate its suffering from heat?
3. Why are amulets more effective for people than for animals?
4. What incites wolves to attack rams more than ewes?

Today's Daf Digest is dedicated
In loving memory of their mother
מרת רות בת ר' מרדכי סטפנסקי ע"ה
By Mr. and Mrs. Eli Stefansky

HALACHAH Highlight

Does owning life insurance indicate a potential lack of faith?

תנו רבנן: מעשה באחד שמתה אשתו, והניחה בן לינק, ולא היה לו שכר מניקה ליתן, ונעשה לו נס ונפתחו לו דדין כשני דדי אשה, והניק את בנו. אמר רב יוסף: בא וראה כמה גדול אדם זה שנעשה לו נס כזה. אמר ליה אביי: אדרבה! כמה גרוע אדם זה שנשתנו לו סדרי בראשית.

Our Rabbis taught: There was an incident of a man whose wife died leaving a nursing infant son. The man did not have money to pay the wages of a wet-nurse, so a miracle was performed for him, and two breasts like those of a woman were opened for him. Thus he was able to nurse his son. Rav Yosef remarked about this incident: Come and see how great this man is that such a miracle was effected for him. Abaye then said to Rav Yosef: Just the opposite, how inferior is this man that the natural order was changed for him.

Life insurance is a very common financial instrument in the modern day. However, it has generated a fair amount of Rabbinic discussion for a variety of reasons. One issue frequently considered regarding life insurance is trust (בטחון). Is the securing of a life insurance policy to provide for ones spouse and children indicative of a lack of sufficient faith in Hashem? Rav Ovadiah Yosef¹ commences his analysis of this topic by demonstrating from numerous sources that man has the obligation to endeavor to provide for his own material needs (השתדלות). However, in conjunction with his efforts, man must trust in the kindness of Hashem to aid him in provided for his needs. These two states, effort and trust, must be united as man travels through the journey of life. Rav Moshe Feinstein² demonstrates similarly that it is prohibited for one to assume that Hashem will provide for a person without that person contributing any effort or work. Rav Feinstein further establishes that not only is one not permitted to rely upon a miracle, but one mustn't even pray for a miracle. In addition, he remarks that Abaye in our passage derided an individual for whom a miracle was done in order for him to be able to feed his son. Rav Feinstein explains that Abaye saw it as unfavorable that Hashem performed a miracle for the person, instead of providing for him naturally the money necessary to hire a wet-nurse. Therefore, explains Rav Feinstein, when a person wishes to leave an inheritance for his family without having made the necessary efforts earlier in life, that would require Hashem to bless his later efforts with unusu-

al success, which is tantamount to a miracle, which not everyone is worthy of. Finally, Rav Moshe points out that being that Hashem placed in the minds of men in our days to develop the instrument of life insurance³, it is most appropriate for even the most faithful of people to make use of it.

Another objection raised in opposition to life insurance is based upon the concept of not calling upon oneself misfortune (לעולם אל יפתח אדם פיו לשטר⁴). Being that the purchase of life insurance is in order to prepare for after ones death, this could be seen as calling misfortune upon oneself. This concern is refuted⁵ by the fact that a well person may prepare shrouds and a burial place⁶. As well, this is being done for the benefit of his children, and as such does not constitute an act of calling misfortune upon oneself⁷.

Some⁸ present a challenge from another direction. If חיי a decree of death is decreed upon a person, Hashem in His great mercy may delay the implementation of the decree out of concern for the future welfare of his spouse and children. Thus, a person may be granted a temporary stay in order to be able to provide for his family. However, if the person's family is provided for by a life insurance policy, than the temporary stay may be terminated חיי. Rav Moshe Shternbuch⁹ שליט"א responds that this reasoning is not sufficient for a person to withhold from his family the potential financial security afforded by insurance, especially since life insurance is a common and ordinary matter.

In summation, numerous contemporary authorities¹⁰ write clearly that there is no prohibition to owning life insurance, and many urge that a person should purchase life insurance on behalf of his family. ■

1 שו"ת יחיה דעת ח"ג (סי' פה) 2 שו"ת אגרות משה (ח"ב מחא"י סי' קיא). ועיי' בשו"ת אגרי"מ (ח"ד מחא"י סי' מח). 3 עיי' כזה בשו"ת פרי השדה ח"ב (סי' מד). 4 ברכות (נ"ט ע"א וס' ע"א) ועוד. וכן מענין לא מקדים אינש פורענותא לנפשיה (ע"פ גיטין יח ע"א). 5 עיי' שו"ת לחם שלמה (ח"ב מיו"ד סי' ס) ובשו"ת קב חיים (סי' כו) הוב"ד בשו"ת יחיה דעת שם. 6 שו"ת הריב"ש (סי' קיד) 7 שו"ת באר משה ח"ח (סי' קיז) בשם בשו"ת לחם שלמה הנ"ל (רק שהוא ציין לסי' סח). ואמ"א. 8 עיי' בסי' הבית היהודי ח"י (פרק מא הערה 21) שהביא כן בשם החזו"א הוב"ד בס' פאר הדור. 9 סי' תשובות והנהגות ח"ד (סי' שכה ד"ה ומה שהבאנו) 10 עיי' שו"ת אגרי"מ (ח"ב מחא"י סי' קיא). ועיי' בשו"ת אגרי"מ (ח"ד מחא"י סי' מח). וכן בשו"ת באר משה ח"ח (סי' קיז) ובשו"ת יחיה דעת ח"ג (סי' פה) ובשו"ת משנה הלכות מהד"ת ח"א (סי' קכט). [ועיי' בשם הגה"ק משינוע שסגולה לאריכות ימים לעשות ביטוח חיים]. וכן בשו"ת ויען דוד ח"ב (סי' רסח). ועיי' בשו"ת שבת הלוי ח"ד (סי' א שאלה ב). ובשו"ת יחיה דעת שם ציין לשו"ת פרי השדה, ושו"ת לחם שלמה ושו"ת קב חיים הנ"ל. וכן לשו"ת כוכבי יצחק ח"א (ריש סי' כב). ■

Distinctive INSIGHT

The Special Yetzer Hara

ונעשה לו נס

Rav Shlomo Brevda recalled the following miracle that happened to him in Yerushalayim when he was a young man. One night, he decided to run to a relative's house. While he was approaching the house, there suddenly was a blackout, which made the street turn pitch black.

He suddenly remembered that right next

to the relative's house was a very long and steep staircase built into the street, which one had to navigate carefully in order to avoid slipping and falling down its sharp and circuitous route. Stopping to get his bearings, he tried to locate the staircase in the darkness. He was absolutely stunned to find that the stairs were at the edge of his feet, and had he continued running for just a fraction of a second more, he would have certainly been seriously injured.

The very next day, Rav Brevda needed to speak to the Chazon Ish. After his discus-

sion, he related the miracle to the Chazon Ish. Rav Brevda asked the Chazon Ish, "Why is it that I do not feel any different when I woke up today than when I woke up yesterday? I was privileged to have an open miracle happen to me, yet I do not feel like I am on my way to serving Hashem any better! How can this be?" The Chazon Ish answered, "There is a special Yetzer Hara called 'The Yetzer Hara After an Open Miracle. It tries to weaken a person when he is stirred to serve Hashem after experiencing a miracle.'" ■