

The Right Amount

AS TOLD BY RABBI ELIEZER ZALMANOV (MUNSTER, INDIANA)

My wife and I have been on shlichus in Munster, Indiana since the summer of 5763. It's a small town, with a small Jewish community, but, *baruch Hashem*, there is always enough to keep us busy. For the last thirteen years, most of our activities and programs ran out of our home, which also serves as our Chabad House.

Our story relates to the house next door to ours, on a main street in Munster, which had been uninhabited for five or six years. We always had a dream to buy that house and expand our Chabad House, but no matter how long we waited, the house never went for sale; we felt that our dream might never materialize.

One day, I noticed a hired worker mowing the lawn. Usually, the owner of the property would mow the lawn himself, so I took notice, and I asked if the property had changed hands. The worker informed me that indeed it

had; the house had been foreclosed, and he was working for the company hired by the bank to care for the property.

My ears perked; if the bank had confiscated the property, they would certainly be putting it up for sale. I began to do some research, and I found out that the property was indeed slated to be be auctioned off a short time later.

I began to get excited, but soon enough my enthusiasm began to fade. The property was priced at around one hundred thousand dollars, and in order to seal the deal, we would need to come up with the money within the next few days. Needless to say, that was far beyond our capabilities, and we quickly gave up on the idea. We didn't go to the auction, and we pushed the thought out of our minds.

A few weeks later, a sign went up in front of the house; the property was for sale by a realtor. I called the number, and I was surprised to hear that the house hadn't sold in the



auction, and now they were attempting to sell it as a regular property, for a substantially lower price.

They also informed me that the bank, the sellers of the house, didn't want to sell it to an investor; they preferred to sell it to a buyer who would actually be living in the house, a first time home owner perhaps, or maybe someone who wouldn't normally be able to afford a home at all.

I asked them if they would entertain selling it to a non-profit organization. They said I was welcome to try, but they warned me that chances are my offer won't be accepted. It didn't hurt to try; they were asking for around \$72,000, so we decided to put down an offer for \$70,770, and to hope for the best.

This took place a bit over a year ago, in Elul 5775.

My birthday, Yud-Daled Elul, fell out on Shabbos that year. I drive my kids to school in Chicago every day, so on the last possible opportunity, on Thursday, after dropping them off, I stopped off at the *mikveh*, and upon returning home, I sat down to write a letter to the Rebbe.

In addition to the personal nature of the letter, for my birthday, I also noted all of the details relating to the potential new Chabad House. After listing all the uncertainties about buying the house—is it the right choice, the community isn't growing that much, should we really be expanding—I also noted that I

was afraid to get into debt over this deal. It was a substantial sum of money, and I wasn't in the position to handle such a large debt.

I concluded the letter, and faxed a copy to the Ohel.

Aside for my shlichus in Munster, in my free time I work as a copy editor for A Chassidisher Derher. That afternoon, I sat down to edit an article for the upcoming Cheshvan issue [issue 37]. One of



the articles that I edited was a column called "Horaos V'hadrachos—Guidance from the Rebbe," a column that features the Rebbe's directives, focusing each month on a different topic. To my surprise, that month featured "financial difficulties on shlichus."

In it, the Rebbe encouraged people to spend more, while not going too far. The Rebbe related a story about the Frierdiker Rebbe, where he said that he never had money in his bank account, but he also never went bankrupt.

Then there was another quote. During a Machne Israel Development Fund *yechidus*, a *mekurav* complained to the Rebbe that he was in debt, and asked the Rebbe for a *bracha*. The number he said jumped out at me. He told the Rebbe that he owed seventy thousand dollars.

I continued to read the Rebbe's answer.

The Rebbe told him, "You're intimidated by such an amount? G-d is estimated to be a lot wealthier than that. In any case, may you pay the debts, and then take on new debts to spread Judaism even more."

That was almost the exact number we had offered for the building, and that



was exactly what I had asked for when I had written to the Rebbe that very morning. I felt that the Rebbe had already answered my letter.

We waited eagerly to hear the good news from the realtor. A short time passed, and to our dismay our offer was declined. Someone else had submitted an offer as well, perhaps for a larger sum, and was actually planning on living in that house; the sale had been given to him. Our enthusiasm and anticipation came to an abrupt halt.

I asked the agent how much the other buyer had offered, but he replied that it was illegal for him to disclose the information until the deal is sealed. That, he said, would take another three or four weeks. I immediately began to have regrets—maybe I should have offered a more money, perhaps eighty thousand dollars...

The weeks passed slowly; I couldn't stop thinking about the house and regretting my small offer, and exactly four weeks later, I sent the realtor an email, asking him how much the property had sold for. This time again, I was in for a surprise: the house had not sold. The deal fell through at the last minute, the house was up for sale again, and if I was still interested, I could resubmit my offer.

This took place on Chol Hamoed Sukkos. On Hoshana Rabba, just two hours before Yom Tov, the agent came to my house with all the paperwork and he asked me if I was interested in upping my offer. I told him no; I was just fine with my offer for seventy, seven seventy.

I also let him know that being that Yom Tov was approaching, I would not be available to answer any phone calls or emails over the next two days.

On Simchas Torah night, our community has a custom to dance the last *hakafah* outdoors. That night, I invited everyone to dance in front of the house next door; I told them about the offer we had made and the deal we were hoping for, and prayed that we would be able to pull through.

The next day, on the second day of Yom Tov, I took a walk with my family. Returning home, just an hour before



Yom Tov was over, I found an envelope in our mailbox. After *havdalah*, I read in it, that our offer had been accepted, and the house was ours.

We began a fundraising campaign, which with the Rebbe's *brachos*, was very successful. Throughout the renovations, which—as every construction project—comes with a fair share of *tzaros* and disruptions, we always managed to pull through. Every time an issue would come up, I would write a letter to the Ohel, and somehow, some way, the issue would be resolved.

There was one time that a serious issue came up. I hadn't been able to go to *mikveh* that day, so I called a friend and asked him if he would be able to write a *tzetl* to the Ohel for me. He happened to be busy at that moment, so he told me to call him back in an hour and a half, and he would write in for me. Before that hour and a half was up, the issue resolved itself. I didn't have a chance to write anything yet, but just the intention itself already brought the Rebbe's *brachos...* •

YOUR STORY

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