

An Unlikely Source

A true story by Penina Rosen

IF YOU are a Kollel wife in Eretz Yisroel, you try to make your money stretch and you do whatever you can to earn a parnossah. So there I was typing letters for a tzedoko organisation. I had been working on this project for a few weeks and was to be paid a basic wage plus commission.

My mind started to wander. I imagined the mailman dropping one of the envelopes through the letterbox. Would the g'vir open the envelope, read the letter and be amazed at what fantastic work the organisation was doing? Then he'd grab his pen and write a large donation! Or would he throw the letter into the bin along with the myriad other letters he received each day?

Hashem I am doing some Hishtadlus for parnossah. I'm doing this job for a Tzedakah that needs money for its important work. Please use this as a means to provide me with a source of income! I decided to say lots of Tehillim during the coming days and started right away.

Later that afternoon, I was doing some housework and I looked at my 'to do' list. I don't know about you, but my 'to do' list mainly contains the things I don't want to do – I've already crossed off the more exciting jobs. One of the things on my list was 'phone the bank'.

A few weeks earlier, on Tuesday morning I had received a letter saying that one of my British bank accounts at TSB was overdrawn by £10. I was very worried; I wasn't using any of the money in my British accounts. Who had taken money out of my account?

That Tuesday, I phoned the bank straight away. I tried to stir the pot at the same time, but I've never been good at cooking whilst talking on the phone. After being on hold for a little while, a man answered the phone and explained that it was my joint account which was overdrawn. I was puzzled; I had opened this account together with my husband a few months ago when we were in England, in order to deposit some cheques. We then transferred all the money out of the account and hadn't used it since.

The man explained that the £10 had gone to bank charges. I was very surprised, "when I opened this account I wasn't told about any charges. Can you tell me what the charges are for?"

He said "no, you have to go into the branch." I informed him that I was in Israel and could not pop over to England to visit the bank, but he just repeated "you have to go into the branch."

Eventually he put me through to someone else. Once again I explained the situation, but this person only said "you have come through to the wrong department, you have to call again."

Like I said, I'm not so good at cooking and talking on the phone at the same time, so I decided to concentrate on getting supper ready. I really meant to call the bank again that week, but somehow the words 'call the bank' were still sitting on my 'to do' list today, a few weeks later.

Oh well, I couldn't push it off any longer. It was time to try and call the bank again.

I logged onto my internet banking. To my horror, the bank had taken another £10 as account fees! And they had taken £6.51 a while back, shortly after we opened the account!

I was feeling quite annoyed when I picked up the phone, but the lady who answered was cheerful and upbeat. "Hello Mrs Rosen," Lisa said "oh no, that definitely shouldn't be happening." She asked me lots of questions, showing concern and taking my problem seriously.

The call was taking a bit longer than I expected. Did I tell you I'm not so good at cooking whilst on the phone? Well it didn't stop me from taking out ingredients to bake a cake and cracking the eggs.

Eventually Lisa discovered the problem. She claimed that I had requested a service which stops the account from going overdrawn and I was paying £10 a month for this privilege! I tried to keep my voice calm and I said "well actually the account is overdrawn now! And I definitely didn't ask for this service!"

Lisa explained that some people ask for this service when they have payments set up through their debit card. If the account balance reaches £0, the bank stops the payments going through.

Lisa offered to cancel the service, but apologized that she could not give me a refund for the previous

payments, as the records said that I had requested this service. The best option she could offer was to log a complaint and the bank would get back to me within eight weeks. I was annoyed that I would not be able to get the refund straight away, but I didn't have a choice.

Lisa put me on hold and I cracked a few more eggs. Then her cheery voice came back on the line "Hello Mrs Rosen, I am really sorry that this phone call is taking so long. I will give you compensation for the cost of your call." I was pleased about that – the call had already lasted more than half an hour!

As Lisa processed the complaint, her computer changed its mind and said that she could give me a refund! I breathed a sigh of relief. She calculated the amount and said "it's £10 + £10 + £6.51, which is £26.51." She added "we will also give you £20 as compensation for the inconvenience."

Wow! That was generous! I was delighted! I wouldn't have asked for this inconvenience to happen, but if I was gaining from it, then I couldn't complain.

Lisa continued, "I will also compensate you for your phone call. Are you phoning from a regular landline?" I explained that I was calling from a landline in Israel, but I had a dialling code which made it cheaper to call England.

She came back on the phone, "Hello, Mrs Rosen, my special calculator says it costs you £40 to make this phone call!" I knew that the call was costing me much less but I didn't know whether I was halachically required to say so. On the spur of the moment I decided to be honest and said, "I think the call is costing me less because I'm using a dialling code." She said "that's not a problem! We go according to the special calculator and will be giving you the refund of £26.51, £20 compensation and £40 for the phone call, a total of £86.51. The money should reach your account within 48 hours."

It is now a few weeks later and the money I received has been swallowed up in daily expenses. I'm still struggling to find a proper job – I try a bit of this and a bit of that. But I hope to always remember the time I told Hashem 'here is an opportunity for You to send me money' and He answered that He has many 'opportunities', beyond all the possibilities I could ever imagine.

To Do:

1. Call bank
2. Shopping
3. Make cake
4. Clean floor
5. Write letter

INCREASING SIMCHA IN YOUR LIFE

OVER 500 ladies assembled in North West London to hear the inspiring and uplifting words of the charismatic Rebbetzin Yemima Mizrahi. She was recently voted one of Israel's most influential women – who had flown in to London from Israel.

Mr Osher Chaim Levene, director of Orah, opened the evening by announcing the launch of the new Orah facility (which includes over 100 recorded talks) to commemorate the programme's second birthday. He noted how the evening was a communal event run in conjunction with seed.

Mrs Joanne Dove of seed paid tribute to the sterling work of Rabbi Joey Grunfeld and the seed team in their

diverse educational activities on behalf of Anglo-Jewry. She praised Mrs Aviva Soriano for her efforts in bringing the night's guest speaker to the UK.

Rebbetzin Mizrahi, a mother, qualified lawyer and granddaughter of the former Chief Rabbi of Morocco, focused her address on how Jewish women have to make a special effort to increase simcha in their own lives. They have to be happy in themselves by appreciating the goodness in their lives

and infusing it with joy. Sadly, we often only appreciate what we have after it is taken away from us. Poignantly, she related how after the tragic passing of her sick boy, she merited to have another child who she named "Natan" to remember to be thankful for what Hashem had given her ("natan" meaning "give").

In addition, she remarked how

another secret to happiness is trust in Hashem by engaging in tefillah. Powerfully, she concluded her address by leading the audience in a silent tefillah. The Rebbetzin's contagious love of life and of Yiddishkeit readily came through her talk using powerful anecdotes and witty comments with warmth and enthusiasm. It was a very special talk that touched everyone.

Finally, Mrs Dove concluded the evening with the announcement of a forthcoming initiative of a public challah-making session – to bring together girls and women from all segments of the Jewish community in this mitzvah that is so precious for Jewish women.

