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דיין ומו"ץ אגודת ישראל
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ניסן תשס"ז

To the Jewish Community of Chicago:

"Parent dies after long illness leaving 11 orphans..."

"Young father suddenly niftar, leaving wife and young Yesomim...."

"Tragic accident..."

We are hearing these stories frighteningly often. And soon afterwards we see the ads: "Please help support this devastated family..." "Kallah has no father—help make this chasuna a joyous one!" "Help put bread and milk--- literally—on this mishpacha's table...."

Over the years, I myself have seen too many families becoming destitute, and forced to depend on their relatives and communities, who cannot always help. And it is not just because a parent was taken away.

It is because these couples did not buy life insurance.

This should not have to happen. If you are already meeting all of your basic necessities, **nothing should stop you and your spouse from owning life insurance.**

Owning life insurance does not show a lack of *bitachon*. This is the opinion of both Rabbi Moshe Feinstein זצ"ל and Rabbi Yaakov Kamenetsky זצ"ל. In fact, Rav Moshe writes in *Igros Moshe* that buying life insurance "...is a form of effort that is proper, and permitted by Hashem."

We are forbidden to sit back and say "Hashem will send me my *parnossa*," just as we are forbidden to rely on miracles. Rav Moshe felt that buying life insurance is like any other business activity that we should perform---we're not just *permitted* to perform but we *should* perform-- to provide for our families. By neglecting to buy life insurance, one expects a miracle to take care of his mishpacha after he is gone.

And that is forbidden.

Just a few dollars a month can prevent financial tragedy.

Life insurance is an investment that accumulates, even providing income for your retirement. But even if the money *doesn't* accumulate, as in a term policy, it's still worth it. If right now you can only afford monthly premiums for a \$100,000 *permanent* policy, Rav Moshe said it's best to buy a higher amount—say, \$1,000,000-- of *term* insurance. This, of course, depends on the size of your family.

And it is urgent that BOTH parents have insurance: the breadwinner \$1,000,000 and the spouse half that amount.

It is your duty to make sure your family is well provided for.

I strongly urge you to own **at least \$1,000,000 worth of life insurance** today- if you don't already have it. And if you do own a policy, you may want to get additional coverage. Please, just be **sure your family has enough.**

Sincerely,



Rabbi Shmuel Fuerst
Dayan of Agudas Israel of Illinois