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**Subject:** Shabbas Email  
**Date:** Thu, 09 Aug 2012 22:43:01 +0000

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Good Afternoon Everyone,

I hope and pray that everything is going well for everyone. Please enjoy the Shabbas email:

#### The Market Syndrome

The markets are behaving poorly, stock prices are erratic, and many investors want to bail. Should we panic and call the stock broker immediately?

Many analysts believe that this is the perfect time to call the broker, but to buy rather than to sell. Warren Buffett is reputed to trade like a gentleman: he buys when others want to sell, and sells when others want to buy. According to Buffett, the intrinsic value of a company is always of greater interest than its success in the stock market. If he finds a company undervalued in the market and unpopular among investors, he buys it, regardless of what the market does.

But the “buy low, sell high” rule is very difficult to hold onto when the market is volatile. When stocks soar and everyone wants to buy, we are loath to sell; and when the market plunges and everyone wants to sell, investing more money can require nerves of steel.

In this situation, countering our instincts and swimming against the current may be the key to success. In short, don't let the markets overwhelm you. It is possible not just to survive, but to thrive.

#### Religious Isolation

What's popular is not necessarily right, and what's right is not always popular. If this is true of the markets, it is even truer of religion. The Jewish percentage of the world's population is minuscule, and the number of observant Jews is an even smaller minority. It seems that our passion for Torah and faith in G-d aren't so trendy.

Now, suppose you resolved to observe Shabbat, to keep kosher, or to pray every day. Suppose further that you were the only one in your family and social circle to do so. Suppose that you were mocked for these choices. What should you do? Should you follow the herd and do what is popular, or buck the trend and do what is right for you?

#### Road Through the Desert

Jews, as practicing monotheists, were vastly outnumbered in the ancient Middle East. Surrounded by idolatrous tribes and pagan cultures, they were a tiny minority. To prepare them for this situation, G-d led them through a desert before allowing them to enter the Holy Land.

The Torah describes the desert in which our ancestors traveled as “great and awesome.” G-d led them through this desert to demonstrate that, though it is awesome, it can be overcome. One of the Hebrew words for man is adam, a cognate of adameh (“I shall reflect”), as in the phrase adameh l'Elyon, “I shall reflect the Supernal.” Man is a reflection of G-d, and as such, he is able to sublimate his physical environment and channel divinity into the world by living a principled, G-dly life.

In the same way that our nation survived physically for forty years in the desert, with ample food, water and protection, we would survive spiritually, despite being surrounded by pagan cultures. G-d wanted us to know that even in a spiritual desert, Judaism would flourish and thrive.

The challenge is to reject the suggestion that the desert is greater than we are. We are not subject to its whims. We can stand for ourselves and buck its trends. Once we accept that we can measure up against its raw power, we can refuse to be intimidated by it. But if it is great in our minds, it will be awesome in real life.

This is sound advice for market investments, and it is sound advice for our religious commitments.<sup>1</sup>

#### FOOTNOTES

1.

This essay is based largely on Likkutei Sichot, vol. 2, p. 371

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