



# BE"Y MONDAY MORNING SEPTEMBER 5

## ELUL 5771:

### ותשובה ותפילה וצדקה מעבירין את רוע הגזירה

*TESHUVA, TEFILLAH U'TZEDAKAH: REMOVING THE EVIL OF THE DECREE!*

Shacharis 8:00 AM • Refreshments Served



9:00 AM

תפילה

**PESUKEI D'ZIMRA /  
TEHILLIM 146 - TEHILLIM 150**  
**Rabbi Yisroel Reisman, Shlita**  
Rav, Agudath Israel of Madison Zichron Chaim Zvi



10:00 AM

תשובה

**GAINING THE MOST FROM ELUL:  
HOW TO MAKE THIS YEAR'S  
TESHUVAH DIFFERENT**

**Rabbi Heshy Kleinman, Shlita**

Author Of The Newly Released "The Power Of Teshuvah" And The "Praying With Fire" Series



11:00 AM

צדקה

**PRACTICAL GUIDELINES IN  
TZEDAKA AND MA'ASER KESAFIM**

**Rabbi Moshe Heinemann, Shlita**

Rav, Agudath Israel of Baltimore; Nationally Renowned Posek

- Why Is Tzedaka So Powerful That It Removes The *Ro'a HaGezeirah* And Is *Matzil Mimaves*?
  - What Kavannah Should You Have When Giving Tzedaka
- Your Intent To Give Tzedaka To A Particular Cause Or Meshulach--Is It Binding?
- Do You Have To Give Everyone Who Stretches Out His Hand? What Is The Rule And What Are The Exceptions?
- If One Owes Money To Credit Cards Or To Others-Is He Allowed To Give Tzedaka? Is He Obligated In Ma'aser?
  - Should One Pay Full Tuition Before Giving Tzedaka To Others?
- Can One Who Loaned Money And Was Not Repaid Deduct It From Ma'aser?
- Are Aniyei Yerushalayim The Equivalent Of Aniyei Ircha; Do They Have Greater Importance?
  - Isn't One \$100 Check More Meaningful Than Ten \$10 Checks?
  - How Much Tzedaka Should One Provide For In His "Will"?
- Halachos Of Collectors In Front Of And In Shul, At The Door And With Drivers
  - Is There A Way To Make The Most Of Your Tzedaka Dollars?



FREE ADMISSION • For Men and Women

LOCATION: Agudath Israel of Madison Zichron Chaim Tzvi • 2122 Avenue S

FOR FURTHER INFORMATION, PLEASE CALL (718) 253-5497 OR (718) 258-2210 • FOR TAPES AND CDS, PLEASE CALL (718) 252-5274