Decades ago, many seniors would move to South Florida to passively live out their twilight years,” says Rabbi Efrem Goldberg, whose shul, the Boca Raton Synagogue, boasts a significant senior population along with a growing membership spanning all ages. “Nowadays, we find seniors moving here to write the next active chapter of their lives.”

Indeed, as the senior population grows—due to longer life expectancy and the Baby Boomer generation aging—for many seniors, retirement has become an opportunity to grow and develop in new and exciting ways.

In the Orthodox community, this transition stage often means devoting oneself to intense Torah study. In fact, in communities throughout the country, a veritable explosion of Torah learning has developed around retirees. “Many seniors are realizing that playing mahjong or golf is not enough,” says Rabbi Goldberg. “They’re looking for something more to fill their days with meaning.”

A New Stage, A New Chapter, A New Life: Nowadays, retirement is not an end

A group of retirees learning together at the Memphis Kollel. “As a group, the retiree members of the kollel tend to be very committed,” says Rabbi Yosef Braha. Courtesy of Rabbi Braha
kollelim have sprung up, especially in big cities with large frum senior populations, giving older adults—some of whom never had the opportunity to learn Torah in a serious fashion when they were younger—a chance to experience the joy and thrill of ongoing Torah study. Similarly, women who are no longer juggling career and childrearing are devoting their time to engage in high-level Torah learning.

Making a difference in their communities is another way retirees are finding fulfillment.

“Unlike generations ago, people today who are in their seventies don’t view themselves as elderly,” says Rabbi Goldberg, adding that with advances in medicine, older adults tend to be healthier and more active overall. “Many empty nesters define the next stage of their lives with learning or volunteering or both,” he says. Indeed, with endless chesed opportunities available, ranging from preparing food packages to visiting the ill, seniors are tapping into their talents and strengths and finding ways to give back. In the pages ahead, you will find stories of a few men and women who are making their later years rich with personal growth, learning and chesed.
Robert Spitz

By Steve Lipman

Robert Spitz says he was “very nervous” the first time he went to Memorial Sloan Kettering Cancer Center sixteen years ago. He was neither a patient at the famed treatment and research hospital in Manhattan, nor accompanying a friend or relative, but a volunteer to brighten the days of sick children.

The resident of Hillcrest, Queens, took early retirement from a successful job supplying paper goods to the food industry because he “wanted to make a difference.” He decided to help kids fighting cancer. As a volunteer with the New York-based Chai Lifeline, Spitz, sixty-six, travels five days a week to Sloan Kettering and to several other local hospitals. There, the one-time “workaholic” spends several hours a day visiting young patients and their relatives, trying to bring some light into their otherwise dark days.

He had no training for this duty, hence his nervousness when he began his volunteer service.

Like all volunteers at the hospital, he had a brief orientation from Sloan Kettering and Chai Lifeline, but had no background in chaplaincy, counseling or medicine that would prepare him for dealing with people undergoing often-grueling procedures. Some of the youngsters, he realized, were terminally ill.

All he had, Spitz says, was his outgoing personality, his desire to help and his religious faith. In addition, he was fortunate to have the example of his wife, Dina, who has also served as a hospital volunteer.

“My wife gave me advice as well as a basic idea of what to expect when volunteering in the hospital,” he says. “More than anything else, it is important to realize that every day is different. As a volunteer, you are constantly meeting different people, children with different personalities. You try to relate to as many people as possible in all sorts of ways.”

Though Chai Lifeline primarily services Jewish children, Spitz talks with kids of any religious background in Sloan Kettering who need some morale boosting.

He talks with the children. He listens to them. He plays games with them. He tells a *devar Torah*. He buys them snacks when their restricted diets allow it. He dons gloves, a gown and a surgical mask when hospital protocol requires it. He takes their Hebrew names for a Mi Sheberach in shul.

“We volunteers do whatever is necessary to make the patients’ lives easier.”

Over time, Spitz forms “very warm” friendships with the children and their parents. Later, when the patients recuperate, he attends their bar mitzvahs and weddings. Sadly, if a child dies, he may at times attend the *levayah*. That part of his volunteering is “extremely upsetting.”

Though he’s done volunteer work for his congregation, the Young Israel of Hillcrest, for the YESS (Yeshivah Education for Special Students) program for Jewish children with learning disabilities and for Tomchei Shabbos, his heart is at Sloan Kettering.

He tells of an extremely ill thirteen-year-old boy who went to Disney World a few years ago; the trip was cut short when the boy’s condition deteriorated. Spitz figured the teen’s spirits would be low the next week. Instead, he says, the boy was beaming. “I had the greatest two days of my life,” he told Spitz.

That teen’s attitude changed Spitz’s life. “All he spoke about was what he had, not what he was missing. I don’t think I’ve complained about anything since.”

At Sloan Kettering, Spitz has learned about gratefulness. “When you do *chesed*,” he says, “you get so much in return.”

Steve Lipman is a frequent contributor to Jewish Action.
Alvin Reinstein

By Steve Lipman

Growing up in an Orthodox family in the Bronx and attending day schools and Yeshiva University (YU), as well as finding ad hoc time for learning during his working years, Alvin Reinstein had a level of familiarity with the study of Gemara and other advanced Jewish texts.

After retiring in 2010 from his job as an administrator with the New York City Housing Authority, Reinstein tried to learn Talmud on his own, but says “there were too many interruptions.” So Reinstein decided to intensify his Jewish studies.

Make that Rabbi Reinstein.

With time on his hands, the resident of Teaneck, New Jersey, enrolled in the semichah (ordination) program of YU’s Rabbi Isaac Elchanan Theological Seminary (RIETS), across the Hudson River from Teaneck.

Rabbi Alvin Reinstein (left) and his son Sam receive semichah together at YU’s Chag HaSemikhah in 2017. According to YU records, the Reinsteins were the first father and son ever to be ordained by the school on the same day. Photo: Kevin R. Wexler/NorthJersey.com
The Making of a Kollel

By Leah R. Lightman

Learning officially begins at 9:15 AM at the Beit Midrash of Teaneck (BMT) in New Jersey. But by 9:00 AM, several men are already there, coffee cups in hand, schmoozing and preparing for the day’s learning ahead. Slowly, the hum of voices becomes louder and more energetic as the men find their study partners, settle down and begin deciphering sources.

Just like a typical beit midrash.

Except this one is anything but typical.

At BMT, the participants are all between the ages of sixty and ninety. Founded by retirees for retirees, BMT is part of a growing trend of kollelim for retirees that are blossoming in many communities with large Orthodox populations.

“We are a beit midrash,” explains Leonard Grunstein, one of BMT’s founders and visionaries. “There is nothing passive about the learning at BMT.” Upon arriving, participants receive source sheets with commentaries in Hebrew, Aramaic and English that they are expected to prepare for the coming shiur. But despite the intellectually challenging environment, “limited skills are not a barrier in the BMT setting,” says Leah Feldman, BMT administrator.

Only a year old, BMT—which offers classes on Mondays and Wednesday—already boasts sixty participants and a rich schedule of shiurim in halachah, machshavah and Gemara. Supported by Yeshiva University, the OU and Heichal HaTorah, a local yeshivah high school, the program attracts members from Pomona, Riverdale and Livingston, in addition to the local community.

The learning is particularly engaging due to the collective intellectual prowess and professional accomplishments of the kollel members, many of whom led successful careers in finance, academia, law, science, bio-technology, medicine and business. “Our aggregate life experience means we bring very different perspectives to learning than, say, eighteen-year-old boys who are in Israel for the year,” Grunstein says. “As a result, the meforshim speak to us in other ways and we offer unique insights, stimulating our maggidei shiur and rabbonim.”

“These are dynamic men who bring into the beit midrash everything—from their knowledge of literature to people dynamics,” says Rabbi Hayyim Angel, BMT’s Tanach teacher, who also teaches advanced Tanach courses at YU. “The level of meaningful engagement is high, and it challenges me in my own learning and teaching. I learn from them.”

Founded by retirees for retirees, BMT is part of a growing trend of kollelim for retirees that are blossoming in many communities with large Orthodox populations.

Indeed, the program is so successful that when the kollel was on break in the summer, says Feldman, many members were itching to continue, and kept asking when the programming would start up again.

As important as the learning is at BMT, the growing friendships are also an important element. “Chaverim” is an operative word among BMT participants. The social component was no small factor in BMT’s founding. Grunstein refers to an article that appeared in Fortune magazine twenty years ago that described how to have a successful retirement. The article cited a thirty-year longitudinal study that underscored the importance of intellectual engagement in a social setting as a means of warding off the ravages of dementia.

“One of most daunting things when contemplating retirement is not having the regular structure a work environment offers. You are done with the work force, and then poof—an entire social network disintegrates,” Grunstein says. “A person without a social network can become unhappy and even depressed.”

Tim Levart, a semi-retired financier, describes how the time he spends at BMT is intellectually rewarding, with the added bonus of a social group.

“I look forward to seeing my chaverim during learning,” he says. “When I sat shivah this past year for my father and so many of the BMT guys came to be menachem avel, BMT took on an entirely new meaning for me. It has become an anchor in my life.”

Leah R. Lightman is a freelance writer living in Lawrence, New York with her family.
Two years ago, he was among some 130 men who were ordained during YU’s quadrennial Chag HaSemikhah convocation—and one of the other men was his son Sam, who works as an actuary and as assistant rabbi of Congregation Kol Israel in the Crown Heights section of Brooklyn.

According to YU records, the Reinsteins were the first father and son ever to be ordained by the school on the same day.

RIETS made no allowance for his age, which was at least twice that of most of his fellow semichah students, Rabbi Reinstein, now sixty-eight, says. “I had exactly the same schedule.” Talmud, Tanach, Halachah, public speaking, et cetera. “It’s a religious obligation of every Jew to study Torah, and I enjoyed it very much.” He still takes part in learning Talmud on his own with a chavruta or with participants in a retirees’ program.

With the title of rabbi, but with plans to make aliyah in a few years and no desire for a pulpit position, Rabbi Reinstein puts his skills to use when friends ask him she’ilot, when synagogues in Teaneck ask him to speak, and when he puts together his thoughts on the weekly parashah.

“I’m more confident now,” he says. He encourages other retirees to follow his path. “If you don’t need a full-time job,” he says, “you should do it.”

Sarah Kramer

By Steve Lipman

Sarah Kramer likes to point out that she is, technically, not retired. At least, not yet, though at sixty-one, she is of retirement age. She is, however, preparing for retirement by donating her time.

An English language teacher with the New York Board of Education who works with incarcerated juveniles, Kramer spent part of her summer vacation two years ago teaching English to Ethiopian immigrants in Israel. In addition, last summer she spent three weeks at an Israeli Army base near Tel Aviv as part of the Sar-El (Volunteers for Israel) program.

Sar-El began its services in 1982 during the First Lebanon War, when the army, hospitals, kibbutzim and other Israeli institutions were experiencing staff shortages due to the large number of soldiers mobilized into active service. Each year, Sar-El sends out hundreds of volunteers, Jews and non-Jews, to perform vital functions, relieving members of the IDF from their usual duties.

Like Kramer, a Brooklyn resident, most volunteers do their stints on IDF bases. The volunteers have no idea where they will be assigned or what their assignments will be until they are met at Ben-Gurion Airport or at an Israeli bus station by an IDF liaison officer.

After researching a number of volunteer opportunities in Israel, Kramer thought Sar-El would be a perfect match. “Because Israel is in my neshamah [soul],” she explains.

Along with her fellow volunteers at the base—for security reasons, she cannot identify it by name—she received an army uniform, shared glatt kosher meals with the soldiers, and slept in air-conditioned barracks (separate ones for male and female volunteers). Five days a week (Friday and Shabbat were her days off), she prepared packages of medical supplies to be sent to other IDF outposts. “It was the most meaningful work I have ever done in my life,” Kramer says. “People’s lives were at stake.”

She was, she says, “one of the youngest” volunteers on the base. With time allotted for the soldiers to take part in prayer services and with a shul on base, an Orthodox person’s religious needs are fully accommodated, says Kramer. With a fluent command of Hebrew, she appreciated hearing veteran Israeli soldiers, mostly Moroccan, tell tales of their experiences in Israeli wars and of miracles wrought by the late Moroccan-born Babi Sali. Once, she had the honor of raising the Israeli flag at morning reveille.

At the end of her volunteer service, she received a certificate in “payment.”

In addition, some of the female soldiers...
on base gave her their dog tag covers, an item prized by IDF soldiers.

“I felt I was home [on the base],” Kramer says. “I did not want to leave; my stay there was too rushed. *Im yirtzeh Hashem* [God willing], next time I would like to volunteer for a three-month period.” Kramer says she is thinking of moving up her retirement to spend an extended time with Sar-El. “It’s coming soon.”

Eva Ozarowski

*By Steve Lipman*

Eva Ozarowski’s volunteer work looks easy—she sits in her living room and talks. But it’s emotionally difficult.

Once a month, Ozarowski, a Warsaw-born widow living in the Chicago area, speaks with a group of Jewish day school students about her experiences escaping the imminent Holocaust and arriving in the United States alone as a young refugee. Ozarowski, eighty-eight—in “reasonably good health”—is a substitute “Bubbe” for some, serving them kosher snacks, showing them old photos and telling them stories of how she arrived in the US via Lisbon knowing “not a word of English.” Part of a group of 1,100 Jewish children admitted to the US in 1943 with the backing of Eleanor Roosevelt, Ozarowski was taken in by Jewish foster parents and was eventually reunited with her own parents. She learned English, raised a family and made a life and career for herself in her adopted land.

“I like being with [the teens],” she says. Ozarowski’s experiences serve as a model for helping the youngsters deal with their own challenges. After the series of meetings ends, the teens and seniors often keep in touch.

Ozarowski, who was the featured speaker at her synagogue’s Yom HaShoah program this year, is accustomed to volunteering her time. When she lived in St. Louis, she and some friends would help working parents by taking care of their children in an informal playgroup. She also served for sixteen years as president of her shul’s sisterhood.

She still makes Pesach meals for her extended family in Chicago—her son, Rabbi Joseph Ozarowski, lives nearby—and she serves as the *de facto* leader of a group of widows who live in her building. But her main contribution is as a volunteer for Generation to Generation.

“I try to keep going,” Ozarowski says. For the upcoming school year, she will probably take part in the program again. “If they ask me, I will do it!”

Mollie Fisch

*By Sara Leah Guttman*

Mollie Fisch wants to tell you something. And while you receive some free advice from this pharmacist, political advocate, teacher and grandmother, you’d better sit up straight and listen. Because Fisch, an eighty-something-year-old retiree, is not one for wasting time. “Live life learning,” she says. And she means it.

Fisch, who worked in the pharmaceutical industry before retiring, has a passion for learning. Learning everything—but especially Torah. “I always loved the study of Tanach,” she says.

During the years she worked full time, she didn’t have much time left to rush out to a *shiur*: “I would learn on my own, I would learn with my husband, I would learn with my kids.”
But since she retired some fifteen years ago, Fisch, who lives in Teaneck, New Jersey, has succeeded in creating a remarkably rigorous learning schedule for herself: Two mornings a week she delves into Tanach and Gemara with a group of retirees at Congregation Keter Torah. On Mondays, she attends Lamdeinu, a center for high-level, text-based Torah learning. On Monday evenings you can find her learning over the phone with her “Partners in Torah” chavruta, as well as other Torah study groups. On Mondays, she attends Lamdeinu, a center for high-level, text-based Torah learning. On Monday evenings you can find her learning over the phone with her “Partners in Torah” chavruta, as she has done for the past decade. Tuesday nights she participates in a shiur in Hebrew by Rabbi Meir Goldwicht, a rosh yeshivah at Yeshiva University. Wednesday nights are reserved for a phone chavruta (the pair is currently learning Iyov). Friday afternoons she joins a midday Mishnah shiur with women off all different backgrounds and ages. And on Shabbat, she co-leads a Torah study group on Megillat Esther. “Tanach,” she says, “is my special love.”

But Fisch’s thirst for learning Torah doesn’t end there. She also studies regularly with her grandchildren, who live nearby, which creates a special bond, she says. “It’s a way to look into a child’s neshamah, and it results in a very lovely relationship.”

While literally every day of this dynamic woman’s week involves serious Torah study, she makes sure to keep Thursday nights free because “a Jewish mother has to cook!” Shortly after her retirement, Fisch joined a weekly book club and began pursuing her interest in art as well. She also took a course in literacy and spends one hour each week as a “reading buddy” for young children through a program run by the Jewish Federation of New Jersey. “Many of the kids I’ve seen over the years don’t have anybody at home to read with them. They may not have an intact family or they may be getting insufficient sleep at night because there’s too much going on in the house. I get a lot out of [volunteering] because I love kids—it’s an amazing experience.”

On top of everything else, Fisch volunteers for her local chevra kadisha and for Project Sara, an organization that helps abused women. In her “spare time,” she is also an active member of NORPAC, a political action committee dedicated to supporting and strengthening Israel.

“My motto is: You can’t hit a moving target, so I try to keep moving.” Her advice for other retirees: “You have to keep learning every day because that’s what gives you motivation to move forward,” she says. “Find whatever you really love and run with it.”

Sara Leah Guttman is a writer who lives in Brooklyn, New York, with her family.

Yitzchok N.

By Pnina Baim

Yitzchok N., seventy-three, from Bergen County, New Jersey, spent over forty years as an entrepreneur and investor. When he retired last year, he knew just how he wanted to spend his time: with expenses for the average Orthodox family at an all-time high, Yitzchok felt he could use his skills to help frum families who are struggling get back on their feet financially. “It’s one of the highest forms of...”
“chesed,” says Yitzchok. He quotes the well-known gemara that it is better to teach a man to fish than to give him fish, and says, “Giving someone the tools to get out of debt and on their feet gives a person his dignity back.”

Yitzchok knew quite a few people who were financially reckless and suffered the consequences. “I saw people in the same position as me lose everything because they made a few mistakes,” he says. “Now that I had more time, I wanted to give back and share my techniques with others.”

To start his pro bono financial consulting “business,” he asked a local rabbi to help identify people who could use his expertise. The rabbi referred a couple in their forties who were facing foreclosure. Yitzchok spent hours with the husband and wife reviewing their bank statements, tax returns, credit card bills and other documents, and set up a financial plan for them to follow; ultimately he helped save their home.

Following that success, he contacted other rabbis, who referred business partners in financial trouble as well as families in serious debt. One couple in a failing marriage had fallen significantly behind on their income tax payments; a widow he counseled needed help balancing her cash flow.

Yitzchok will meet with each “client” a few times to review his or her financial records. Sometimes a simple phone conversation is all that is needed to remedy the situation; in most cases, however, a few meetings are necessary to come up with a plan to help the individual or couple achieve financial stability.

“Sometimes, it’s obvious what the problem is—maybe the couple is giving too much money to their children, or they are overspending on luxuries, and I have to tell them to stop spoiling the children or cut back on the shopping. Shalom bayit is always a factor, and I need to be careful not to throw anyone under a bus,” Yitzchok says. “But usually, it’s more complicated, especially when one of the spouses is hiding expenses from the other. This phenomenon is more common than you think, and it’s a terrible thing to do. Never hide expenses from your spouse.”

By spending his retirement years immersed in chesed, Yitzchok is emulating his parents, who were tremendous baalei chesed. “My parents were great role models,” Yitzchok says. “We had guests all the time. My father was a real baal chesed. He didn’t wait for someone to ask for help. He went running after them.”

Yitzchok genuinely enjoys helping couples prepare for retirement by properly saving and investing wisely. However, being financially prepared for retirement is not enough, he says. He encourages soon-to-be retirees to think about using their time productively as well.

Yitzchok doesn’t miss the pressure of business, and enjoys using his time meaningfully. He participates in a daf yomi, as well as other shiurim. He makes sure to exercise regularly, and spends time with his many grandchildren and great-grandchildren. “I was never big on wasting time. My retirement is nicely balanced between chesed, Torah, exercise and family. I’ve been able to help a lot of people and I hope to be able to help a lot more.”

Living...and Loving the Kollel Life

By Rabbi Yosef Braha, as told to Bayla Sheva Brenner

Rabbi Yosef Braha serves as rosh kollel of the Memphis Kollel in Memphis, Tennessee, which was started in 2016 and now has six young rabbis from North America and Eretz Yisrael. The weekly learning schedule of the kollel members includes studying with Jewish community members. Among those community members is a grateful group of men who are retired from successful professional careers, ranging in age from sixty-five to ninety-two, and of varied levels of religious observance.

When one is an active member of the workforce, there is a natural feeling of productivity built into one’s daily routine. A doctor helps people heal; a lawyer protects his client’s interests. Most of the retirees we learn with in our kollel are former professionals, and I think there’s a desire to stay in the growth mode that they excelled in during their working years. They want to keep sharp and fresh, and studying Torah enables them to do that. It gives them the feeling that there is something more to accomplish.

There’s a certain thrill in helping a person break through a perceived limitation. We often encounter

Approximately 49 million Americans are 65 and older, with projections estimating that the population of older adults will grow to 98 million by 2060. (National Council on Aging)
individuals who have gone through much of life thinking, “Learning Gemara is not for me,” or the like. The truth is that with dedication and the right packaging, it is amazing to see what one can accomplish.

Many of the seniors we study with have very little background in Gemara learning. At the start, many struggle to understand how the study of Gemara works. People who were highly successful professionals, accustomed to being the smartest people in the room, now have to begin learning a subject from scratch. For some, it is a totally new language. On top of that, they are studying with men who are half or a third of their age. The other rabbonim and I are inspired by observing their willingness to struggle at a point in life when many people are no longer interested in exerting themselves.

For the past two years, I’ve been learning Pirkei Avos with a certain retiree. We slowly trekked through the mishnayos week after week until we completed the entire masechta. When we were done, I suggested that we celebrate with a siyum. Not only had this fellow never made a siyum in his life, he didn’t even know what a siyum is! You can’t imagine how meaningful this milestone was for him.

On the flip side, retirees’ significant life experience can provide the advantage of making the Gemara text come alive in a way that it wouldn’t for younger individuals. A couple of weeks ago I was learning with a fellow who is a former attorney. We were learning a gemara that discusses the halachah regarding obtaining restitution in cases of fraud. He told me how he helped defend a victim of a Ponzi scheme a number of years ago and proceeded to explain how American law applied in the gemara’s case. His in-depth understanding of the American legal system with regard to this issue really made the gemara come alive.

As a group, the retirees tend to be the kollel’s most committed members. One of the men has—between his kids, grandkids, great grandkids and great-great grandkids—140 offspring with whom he regularly communicates! But his children and grandchildren know that Tuesday afternoons are sacred—that’s when their father (or grandfather) is learning Torah. They appreciate how meaningful this time is to him.

When we study topics that center around the purpose of life and leaving a spiritual legacy, we can see the way the words resonate with this demographic. Between the responsibilities of raising young families and our day-to-day obligations at the kollel, it is not easy for us to find time to focus on what our personal legacies will be. Learning with people who earnestly contemplate these kinds of questions helps us keep our priorities in order.
Simcha Goldstein

As told to Bayla Sheva Brenner

For the past forty years, Simcha Goldstein of West Orange, New Jersey, worked for major financial institutions, both in the technology and customer service arenas. For the last twenty-two of those years, he worked for a large company with 10,000 employees and close to $4 billion in annual revenue. During that time, he became the senior director of global client services, supervising over 200 international employees, mostly based in Asia. The job entailed extensive travel, primarily to Asia and Europe, taking him away from home for as much as three weeks or more at a time. In October of 2018, Goldstein, sixty-five at the time, decided to retire.

[The job] took a toll on my personal life. I was away from my family on Shabbat, would be unable to participate in family semachot, would miss events at my grandchild’s school. It also caused me to compromise—somewhat—on my level of observance. I was unable to daven with a minyan on a regular basis, and I experienced kashrut challenges.

After I retired, Rabbi Mendy Kasowitz, the shul rabbi at Chabad of West Orange, New Jersey, noticed that I had time on my hands and suggested I try to learn one day a week at the Rabbinical College of America (RCA) in Morristown, New Jersey. I had attended a Modern Orthodox day school in Boston, where I grew up, as well as a Chareidi yeshivah in Brooklyn. But I hadn’t opened a Gemara in forty years! I now needed to regain the skills I once had. Thankfully, the process was like taking up a bicycle again; you never forget how to ride. So I picked it up very quickly.

From the first day, I loved the learning. It was like Lay’s potato chips; “you can’t eat just one!” I also relished the atmosphere. I decided that this was what I was going to do for the rest of my life. With the full support of my wife of thirty-eight years and my family, I am learning in the kollel every day from seven in the morning until six in the evening.

The most challenging part was adjusting to the change in my self-image. There is quite a contrast between working with professionals in the corporate world and learning in a yeshivah [with men younger than my kids]. I’m probably older than most of the rebbeim. When I first joined the kollel, they called me “Mr. Goldstein” and held the door open for me, but I put a stop to that. They now treat me like one of the boys—it’s a great feeling.

The most fulfilling part is being able to live as an openly religious Jew, wearing my tzitzit out all the time and being able to wear a yarmulke wherever I go. [This is a huge contrast to what I experienced at work.] It’s essential that one’s spouse agrees to this kind of change; otherwise it won’t work. My wife sees an internal change in me, in how I speak to her, in how we relate to one another. She’s been phenomenal. When I come home in the evening, she asks me, “What did you learn in yeshivah today?” We spend hours reviewing everything. She doesn’t want me to go back to the work world ever again.

I never dreamed I’d wind up doing this. I imagined I’d be sitting by the ocean in Netanya or walking on the beach in Herzliya. Most of my friends understand and admire me for what I’ve chosen to do; some don’t. When I reach one hundred and twenty years and I leave this world, I don’t want people to say, “He was a Treasury expert.” I want them to say, “He learned Torah; he gave tzedakah; he changed his life in midlife.” It can be done.