

LAKEWOOD INTERVIEW

Dina d'Malchusa Dina

Even though the Torah is the ultimate Guidebook on financial integrity, we sometimes hear of observant Jews taking missteps that carry heavy penalties because they are unaware of civil law.

Why does it happen and what can be done to prevent it? Last Thursday night, at Mordy's Shtiebel, Baltimorean Rabbi Yaakov Goldstein spoke to an audience of young business professionals about the work of Project 432 on matters of *dina d'malchusa dina* in the financial realm. We asked Rabbi Goldstein to share some of his advice.

Most readers will be unfamiliar with "Project 432." What does its name refer to, and what does the organization do?

The name Project 432 refers to the 432nd *mitzvah* in *Sefer Hachinuch*, which is *yiras Hashem*. In short, the goal of our organization is to ensure the supremacy of *yiras Hashem* in financial matters.

Why was it started?

As a bit of background history, the organization was founded by the Aleph Institute which, as many readers will know, provides support for those that run afoul of the justice system and their families.

Aleph discovered, in the course of this work, that a large number of those charged with financial crimes were unaware their actions were misdemeanors at the time they committed them. Aleph created Project 432 to prevent other people from making the same mistakes.

What explains this lack of awareness?

A big factor is ignorance. I'll give you an example: A young man was paid a hefty sum by his (supposedly) good friend to count wads of money for him. What could be wrong with that? He did so for several weeks, enjoying the profits he was making, until he discovered that the money was derived from drug sales. He was considered an accomplice to the crime and paid with jail time.

Another person, approaching middle aged, was asked to invest — and get others to invest — in what turned-out to be a ponzi scheme. He lost his money, his good name, and his freedom as a result.

Trusting other people, without checking out their credentials thoroughly by an independent party, can have horrific consequences.

I imagine that ignorance is not the only reason for white collar crime. What other factors are involved?



Rabbi Yaakov Goldstein, senior lecturer for the Preventive Education & Awareness initiative of Project 432.

Of course, there are other factors, in particular financial pressures, which can often be extreme: the *taavah* to be seen as a *gevir* in the materialistic world in which we live and, very often, the rationalization that doing something illegal, especially if it's not blatant, isn't "so terrible" if, in their opinion, it "isn't going to harm anyone."

There is no rationalization for wrongdoing and the legal system has no sympathy for it.

I shudder at the number of families that have suffered because their breadwinner "lowered" the worth of their income so they could pay less taxes or "borrowed" from their business with the intention of paying back. It's a tragedy!

Is this where Project 432 comes in?

For sure. Even though — and I can't stress this enough — no one can envisage they will ever be in a situation where they'll be asked to compromise their ethical integrity, as soon as you leave the *koslei Beis Hamedrash*, the tests become unavoidable.

In fact, even those who remain within the confines of the *Beis Medrash* also need to make financial decisions when they're paying taxes, settling tuition arrangements for their children and so on;

By Chaya Baumwolspiner

they also need to be taught how to navigate the gray areas that exist in financial issues.

Are Project 432 presentations — such as the one you gave here in Lakewood — intended for everyone?

Our workshops and lectures primarily service two groups — *mesivta* and *yeshivah bachurim* in one category and young professionals in the other. But this doesn't mean that they don't apply to others, too.

We also run programs for eighth-graders, *chassanim* and *kallos*, and businesses and non-profits that are especially focused on the challenges they are likely to encounter.

What sort of reception do they receive?

I find that even those who claim they have extensively learned *sifrei mussar* on financial ethics and don't need a presentation on financial integrity come out enriched by attending one, if they can be persuaded to go there! As a lecturer for Project 432, I can say without exaggeration that people are unanimously glad — and grateful — to receive the tools that give them clarity, integrity and peace of mind, and thereby allow them to lead their lives in an upright and exemplary manner.



At the Lakewood event.

What People Are Saying About Project 432

Rabbi Chaim Dovid Zwiebel

Executive Vice President, Agudath Israel of America

Klal Yisrael have the exalted responsibility of being an *ohr lagoyim*, a light unto the nations. Before we can be a role model for others, though, we need to become a role model for ourselves. *Baruch Hashem*, Project 432 is *zocheh* to make a real difference in helping advance that lofty goal.

Harav Yaakov Bender

Rosh Yeshivah, Darchei Torah

This initiative not only prevents *chillul Hashem* and saves precious families from devastation and ruin, *R”l*, but also helps preserve the *menuchas hanefesh* that is integral to raising our next generation to be *ovdei Hashem*.

G. P., attendee at Thursday’s presentation

I went to the Lakewood presentation more out of curiosity than conviction. As a *kollel yungerman* who is currently contemplating opening his own business, I was bowled over by everything I heard. What an eye-opener! I might be leaving the *Beis Medrash* shortly, but I have to take its lessons with me ... now and always!

T. J., attendee

Throughout the presentation, I was continuously grieving about a relative — a *chashuve mentch* — whose life was wrecked as the result of a “favor” he did for another relative, oblivious to the fact that it was a misdemeanor. I only wish he’d been able to hear from Project 432 before it happened.

For more information about Project 432, please call 305-864-5553 or contact letstalk@p432.org

Lakewood Events

A Public Service of Words & Concepts and Hamodia
To List Your Function: Phone/Fax 732.901.9246

July 2026

1	Yeshivas Nachlas HaTorah (Harav Shlomo Y. Grossman), Dinner Reception
2	Yad Eliezer, Annual Divrei Chizuk for Shivah Asar B’Tammuz by Rabbi Saadya Grama for High School Girls and Women
5-8	Kesher for <i>Shidduchim</i> , Fundraising Campaign
6	Yeshiva Gedolah Tiferes Hatalmud (Rabbi Zev Schechter), Parlor Meeting
7	Knesses Bais Aaron, Annual Parlor Meeting
7	Mesivta of Central Jersey (Rabbi Shmuel Pepper), Parlor Meeting
7	Yeshiva Mishkan Hatalmud, Parlor Meeting
7	Yeshiva Nachlas Yisroel, Parlor Meeting
7-9	Yeshiva Nefesh Hachaim (Rabbi Hirth), Fundraising Campaign
8	Yeshiva Ohr Olam (Rabbi Tzvi Berkowitz), Annual Dinner
8	Yeshiva Ohr Zechariah of Woodlake (Harav Uren Reich, <i>shlita</i>), 22nd Annual Dinner
8	Yeshiva Torah Temima, Annual Reception
9	Torah Umesorah, For the Child Who Needs a Different Approach-Seminary by Rabbi Avrohom Anisfeld-for Parents and Teachers
13-14	JBIZ, AI Summit
14	Yeshiva Emek HaTorah (Rabbi Weinberger), Annual Dinner
14-15	RCCS, Lakewood Fundraiser
15	Chayeinu, <i>Ikvesa d'Meshicha</i> – Filling the Void Within for Post High-School Girls and Women

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