

# Kehillah #40



## THE PERTINENT PARASHA

### How Can We Be Totally Joyful?

Rabbi Yehoshua Pfeffer | Rav of Kehillat Ohr Chadash, Ramot, Jerusalem

The time of Sukkos is an especially joyous occasion. The Torah writes that it is *Zeman Simchateinu*, “the time of our joy,” and, indeed, it is a time of natural joy in the gathering of our produce from the field. Of all the Torah holidays, only Sukkos is simply called “festival.” It is *the* festival of the year.

also about recalling, as we sit in the Sukkah, our sojourning in the desert during which Hashem catered for our needs – whether the physical booths that housed us or the Clouds of Glory that sheltered us. How is this recollection part of the joy of the Sukkos? How is the unique gladness of the time related to our memory of the Sukkos of the wilderness.

Understanding the combination of the ingathering and our Sukkos experience begins with the Torah insight that Sukkos is *tekufas hashanah* (*Shemos* 34), the transition period from one year to the next. As we gather last year’s produce, we automatically begin the planning and preparation for next year’s. And therein lies the rub.

Although we rejoice in the produce we gather from the fields, our joy is incomplete because we cannot know what the new year will bring. Will the crops succeed? Will our business thrive? Will rains of blessing fall? The prevalence of unknowns mitigates the gladness of the ingathering. Today

**Although we rejoice in the produce we gather from the fields, our joy is incomplete because we cannot know what the new year will bring. The prevalence of unknowns mitigates the gladness of the ingathering.**

But aside from being the “festival of ingathering” (*chag ha’asif*), Sukkos is





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is good, but what about tomorrow?

The answer, of course, is the wonder of hope. Yes, we live in a world of unknowns, yet we start new initiatives in conditions of uncertainty – we get married, have children, get jobs, begin initiatives, and so on – because we hope for the good. And there is one hope, as the Ramchal explains in his Treatise on Hope, that provides us with a certainty that no other can supply: the hope in Hashem.

**By leaving our homes and remembering how Hashem took care of us in the wilderness, we internalize our faith and trust in Hashem.**

The word *emunas* (in *Yeshayahu* 33:6) represents *Seder Zera'im* (*Shabbos* 31a) because we would not sow our fields without faith (see *Tosafos*). All of humanity has faith in something; how can one live without faith? But the faith in Hashem is unique in that Hashem is not only the Creator and Master of all things but also the source of all good, desires our blessing and goodness out of love.

Our joy in the bounty of the past year becomes complete with our trust

in Hashem. If we pin our blessings on our own efforts, our gladness is inherently flawed: perhaps next year will be worse. But when we know that Hashem gives us the strength to achieve then we are confident that He will be with us even next year, for He loves us and desires our goodness. We know that we are in good hands.

This is why recalling our travels in the desert is a part of the Sukkos joy. By leaving our homes and remembering how Hashem took care of us in the wilderness, we internalize our faith and trust in Hashem, appreciating that the current harvest is only due to Him and relying on Him for next year's. And thus, we are *ach same'ach* – fully joyful.

This simple message also explains why we recall the Sukkos specifically as we gather the produce and prepare for next year's – surely (as the Tur asks), Pesach is a more appropriate time to remember our miraculous journeying? The explanation, however, is that we need to recall Hashem's constant guidance specifically as we gather the crop and prepare for the next year. Thus we celebrate with Hashem. And thus our joy is complete.

May Hashem grant us a joyous festival; and may the coming year bring us His infinite blessing.



## Hashkafically Speaking

### Sukkos – Our Leap of Faith

Rabbi Yaacov Haber | Rav of Kehillas Shivtei Yeshurun, Ramat Beit Shemesh

Why the sukkah? “Because G-d made us dwell in Sukkos when we left Egypt.” Exactly what are we celebrating and remembering when we sit in a sukkah?

There is a well-known dispute in the Gemara. One opinion teaches

to live;. We built sukkos out of whatever we could find. We were hardly protected. The wealthier Jews had four walls, the poorer ones had two or three walls. No one had a proper roof. This is how we lived in the desert and this is what we are celebrating today.

Let us think. I understand celebrating G-d’s glory. I understand celebrating G-d’s miracles. I understand the first opinion. On Pesach we celebrate the splitting of the sea; on Sukkos we celebrate anani hakovod.

Why in the world would we celebrate the makeshift broken huts we put together from odds and ends in the desert? Why would we rejoice over our refugee lifestyle? Upon reflection, the second opinion works better than the first. The huts in the desert really did not protect us. We did the best we could, but we were vulnerable, exposed and defenseless.

We were uncomfortable and afraid, but we were marching toward freedom, spirituality, and Eretz Yisrael. We trusted that G-d would get us through the sand storms,

**We trusted that G-d would get us through the sand storms, that He would protect us from the wild animals of the desert, and that He would hold our hand and walk us through difficult times. And He did.**

that we’re celebrating the spirit of G-d. G-d protected us with a cloud of glory that cleansed us, hydrated us, and helped us feel the spirit of Hashem. This was a great miracle, certainly worthy of our celebration.

The second opinion is Sukkos Mamash. When we left Egypt and ran into the desert, we were homeless. We didn’t have any place



## Hashkafically Speaking



that He would protect us from the wild animals of the desert, and that He would hold our hand and walk us through difficult times. And He did.

According to the first opinion, on Sukkos we celebrate G-d's strength and His overpowering of nature. According to the second opinion



**Jews feel safer in their shaky little sukkah than they do in the tallest building in the world. We understand and rejoice in the fact that G-d will take care of us.**



we celebrate our leap of faith, our making ourselves comfortable with the uncomfortable. We stood up and bravely depended on G-d.

We repeat this celebration every year. That G-d can do it is an understatement. That is what Pesach is for. That we can do it causes a kind of happiness that touches the depth of the soul. This is Sukkos.

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## Parking Outside a Public Parking Space

Rabbi Asher Meir | Torah and Policy Researcher

A Beraisa in Sukka (31a) states: “A stolen sukkah, and one on public property: Rebbe Eliezer disqualifies, and the Sages authorize.” The Gemara explains that Rebbe Eliezer disqualifies even a borrowed Sukkah, just as a borrowed Lulav is disqualified on the first day of Sukkos. A stolen Sukkah, including a Sukkah standing on public property, is no better. But the Sages rule that the unique requirement of having to own the mitzvah object does not extend to Sukkah, and a Sukkah cannot be “stolen” because land is never considered “stolen”.

On the one hand, the Beraisa likens a stolen Sukkah and one built on public property, indicating that the two are similar. Yet, it mentions them separately, suggesting that the considerations are not quite identical. The halachic rulings confirm that the laws are similar, but not quite identical.

The Rema (OC 637) writes that it is forbidden to use one’s neighbor’s Sukkah, or to make a sukkah on public property, without permission. The Sages’ ruling does not permit this but merely affirms that the mitzvah has been fulfilled despite the trespass.

There is an interesting discussion in

the Acharonim if the trespasser is considered a bona fide “thief.” In general, we rule that borrowing without permission is considered stealing (*Bava Metzia* 42b, SA CM 359:5). However, as our Gemara in Sukkah points out, land is never considered actually stolen (as we discussed a few weeks ago; see *Shulchan Aruch, Coshen Mishpat* 1G39:2). The *Aruch Laner* thus rules that “borrowing land” (trespassing) without permission does not render one a “thief.” However, a number of Acharonim infer from the Rashbam (*Bava Basra* 57b) that the principle applies even to land, and it appears this is the view of the Mishna Berurah (*Biur Halacha* 637:3).

The *Magen Avraham (Orach Chaim* 637:3) wonders at people who erect Sukkos on public property, and rules that no blessing is made on such a Sukkah. However, many Acharonim are lenient when there is a long-standing custom to do so and the neighbors don’t seem to object (*Mishna Berurah* 637:10).

One basis for this ruling is a responsum of the Rashba (II 292), which legitimates a long-standing custom for householders to install drainage pipes under the public street, despite an explicit Gemara (*Bava Basra* 66a)





## MEKOM AVODA Workplace Ethics & Halacha

seemingly forbidding this. He concludes that since the public benefits from this arrangement it is permitted, citing two Gemaros (*Gittin* 30a, *Bava Metzia* 12b) ruling that in cases where we can safely assume that the public as a whole approves of something, it is legitimate. This ruling is accepted by the *Shulchan*

Some Poskim have applied this discussion to an everyday challenge: parking. Parking spaces are in short supply and there is often a strong temptation to park in the private parking space of a resident or business, or in a public space where parking is forbidden (sidewalk, double parking, handicapped space, etc.).

**Using someone's private space seems to be categorically forbidden, unless you have a substantive basis to assume that the person doesn't mind at all.**

Using someone's private space seems to be categorically forbidden, unless you have a substantive basis to assume that the person doesn't mind at all. The leniency of "the trespasser benefits and the owner has no loss" (*ze neheneh vezeh lo chaser*) exempts the trespasser from paying damages, but does not permit the trespass itself (see *Tosafos, Bava Kama* 20a-b s.v. "*ha eishaneis*"). According to the *Magen Avraham*, the same would apply to a public area.

*Aruch* (CM 417); the *Sema* aptly states that each neighbor waives his rights because "today or tomorrow, he or his children will also need" this easement.

But the criteria of the Acharonim who are lenient regarding sukkah seem to apply even to certain parking areas. In particular, some municipalities have consistent policies not to ticket in some places and times. For instance, the website of the Jerusalem municipality states explicitly that parking laws should not be enforced near locations of Memorial Day ceremonies. Another example: in some areas, the city has a consistent policy not to ticket cars parking on the sidewalk. Some residents sued the municipality

Another basis for this ruling is *dina demalchusa*: secular authority. The *Biur Halacha* (637:3) cites the Rema (CM 162:1) ruling that even if the neighbors don't agree to a certain use of public space, the use is permissible if the authorities agree.



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over this issue, but the court allowed the municipality to continue to exercise discretion.

Both reasons cited by the Acharonim for leniency regarding a sukkah seem to apply also to parking in a spot where it is known that the city refrains from giving tickets: most neighbors are happy to park their own cars in this way at times, and the municipality made a deliberate decision to condone informal parking arrangements that increase accessibility.

By contrast, if you find yourself praying that no parking warden (*pakach*) will notice your car, or uttering a prayer of thanks when you find your car has no ticket, that's a good indication that your parking is halachically forbidden. (None of this analysis applies to parking in a legal space without paying.)

We can also find a deeper lesson in this halacha. The Gemara (*Sukka* 27b) learns from the verse (*Vayikra* 23:42) "Every born Israelite shall dwell in a Sukkah" that "All Israel are worthy of sitting in a single Sukkah". This underpins the Sages' permission to use a borrowed Sukkah. One understanding of this exemption is that in principle, the Sukkah *does* require private ownership, but at the uniquely joyous festival of Sukkos, *zeman simchaseinu*, all Israel

have a heightened awareness that we belong to a single family. Everyone thus feels completely at home in a common Sukkah.

Some students of the Vilna Gaon had a tradition that the Gaon likened the Land of Israel to a Sukkah. Both are *mitzvos* which a person enters with his whole body; both require *taaseh velo min ha-asui* – the Jewish people must actively

**We have the privilege of sitting all together in the wondrous Sukkah of Eretz Yisrael; this obligates us to be especially careful to respect the property rights of our neighbors and the public as a whole.**

work to prepare the physical structure of Jewish settlement (*Kol HaTor* II:42). We have the privilege of sitting all together in the wondrous Sukkah of Eretz Yisrael; this obligates us to be especially careful to respect the property rights of our neighbors and the public as a whole.



## Taking Interest

### Teshuva on Ribbis, Part 2

Rabbi Shloimy Muller

Talmid of Rav Pinchas Vind shlita, founder of the Beis Horaah L'Inyanei Ribbis

The days leading up to Succos through Hoshana Raba are still an opportune time to do teshuvah, so we will continue the halachos of teshuva on ribbis. Ribbis that is assur min haTorah must be returned to the borrower. According to many opinions, this undoes the ribbis, rectifying the actual aveirah. This mitzvah does not apply to ribbis m'drabanon, namely ribbis that was not stipulated at the time of the loan. Therefore, monetary additions or gifts that were given during the duration of the loan or at the time of payment are not included in this mitzvah.

However, there is a lower-level obligation to return ribbis received during the duration of the loan or at time of payment, according to most poskim. The beis din will not force the return of these gifts, but to guarantee a clean slate they must be returned as well.

There is another consideration that requires returning ribbis d'rabanon. The poskim posit that since these gifts are assur m'drabanon, had the borrower known that it was assur, he never would have gifted these items. Therefore, it is deemed as a mistaken transaction that is not valid. The lender now has items that still belong

to the borrower, which naturally must be returned. (This obviously depends on the type of people involved.)

The halachah is that although the lender has to return the ribbis, the borrower may absolve the lender of his obligation by forgiving the debt. As mentioned, the returning of the ribbis is part of the process of undoing the original ribbis, and it is questionable if standard mechilah will suffice for this aspect of the atonement. Therefore, it is best for the borrower to state the mechilah as follows: "It is unnecessary for you to pay me; it is as if I have already received the money from you." This is considered like a payment and therefore satisfies the obligation of undoing the ribbis.

However, before forgiving the lender, the borrower must be honest with himself as to why he isn't demanding a refund of the ribbis he paid. If he feels indebted to the lender, the mechilah itself is usually a form of ribbis, because he's gifting his lender as payment for the loan. However, if he is forgiving due to other reasons (e.g. it's a small amount) then he may absolve the lender.



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## BIOGRAPHY & LEGACY

### The Chida: Rav Chaim Yosef David Azoulay

Rabbi Dov Loketch | Rabbi of Agudas Yisrael Mogen Avraham, Detroit

*Last week we followed the Chida's second journey on behalf of the Jews in Eretz Yisrael. This week we will learn about his final years, which he chose to spend in Italy.*

#### The Final Years

The Chida decided not to return to Eretz Yisrael, but to instead remain in Livorno, which was a major center of Torah publishing, so he could devote himself to publishing his scholarly works, with the help of his friend, Dr. Pereira de Leon. In Livorno he married his second wife, Rachel Levy, from Pisa. He immersed himself in learning, writing and publishing, and, as one author put it, ". . . after he settled in Livorno he increased his holiness tenfold over what it was . . . when he was wandering and occupied with his travels." Although he held no official rabbinic position in Livorno, he delivered the major Derashos in the city on Shabbos Shuva, Shabbos Zachor, Shabbos Kalah (the Shabbos before Shavuot), and Shabbos HaGadol. He also fielded questions sent to him from across the Jewish world. He compiled many of his responses into what became one of his important works, Chaim Sha'al. (Notably, the Chida chose to name

his Sefer not in reference to his answering the questions, but rather in reference to the questions, "שאל", expressing his great humility, as though saying that he, "חיים", did not answer questions, but rather asked questions.)

The Chida would end up writing over eighty Sefarim, becoming one of the most prolific writers in Jewish history. These Sefarim are very popular and used extensively by both Sephardic and Ashkenazic scholars. The Chofetz Chaim, for example, cites the Chida's Birkei Yosef regularly throughout the Mishnah Berurah.

Legends of the Chida's exceptional piety abound. It is told that once, when he was in France, he mistakenly left his box of tobacco at the home of a philanthropist whom he had visited. He realized it was missing only once he had left the man's home and returned to his place of lodging. That evening, he returned



## BIOGRAPHY & LEGACY



to the donor's home to retrieve his box. Afterward, he regretted having expended time and effort, and having disturbed the donor, for something trivial like a tobacco box, and so he committed to never use tobacco again from that point on.

The Chida was a Kabbalist, and he occasionally made use of practical Kabbalah, the pronouncement of certain Sheimos (Names of G-d), to assist people in dire straits. Nevertheless, despite his extensive knowledge of Kabbalah and the teachings of the Ari Zal and Rav Chaim Vital, he makes the statement at the conclusion of his work *Kaf Achas*, a collection of special prayers to be recited on various occasions: "A true Segulah for all things is to be truly modest in heart and soul, to give as much charity as one can, and to be involved in the study of Torah for its own sake." He concludes, "May G-d in His mercy allow us to recognize our limitations and our lowly situation, and to be involved in His Torah, the Torah of life." This, he felt, was the greatest and most powerful Segulah of all.

The Chida was not just scholarly, but also sharp and clever, with

an outstanding sense of humor. The story is told of a man who requested from the Chida a letter of recommendation for some position. The Chida felt this individual was not worthy of the appointment, but the person badgered him to write a letter. Finally, the Chida agreed. He wrote, "If this man would have been alive during the time of the prophet Elisha, the oil which Elisha produced for the poor woman—would have continued to flow." The man read what the Chida wrote, and was overjoyed. He proudly brought it to the city and showed it to the Rav. The Rav right away knew what the Chida meant. The story referred to is that of the poor widow whom Elisha helped by advising her to borrow "empty vessels" from her neighbors and pour oil into them. Miraculously, her small jug of oil continued pouring until all the vessels were filled, and she was then able to sell the oil. The Pasuk in Sefer Melachim II (4:6) tells that the oil did not stop flowing until there were no more empty vessels to fill. The Rav realized that the Chida was subtly depicting this fellow as an "empty vessel," such that the widow's oil would have continued flowing if he had been there.



## BIOGRAPHY & LEGACY



In an entry in his diary dated Kislev 26, 5564 (1803), the Chida, with shaky handwriting, writes that his beloved wife, Rachel, passed away that day, expressing his grief and anguish over the loss. They had enjoyed an especially close relationship, and the Chida generously brought her many gifts and clothing after his travels. The Chida's health began to deteriorate after his wife's passing, and he passed away several years later, on Shabbos Zachor, 1806, at the age of eighty-three. Some have noted that he lived the same number of

years—eighty-three—as the number of Sefarim which he wrote.

The Chida was buried in the Jewish cemetery in Livorno. On Iyar 20, 1960, at the initiative of then Sephardic Chief Rabbi of Israel, Yitzchak Nissim, and his son, Professor Meir Benayahu, a leading researcher of the Chida's life and works, the Chida's coffin was brought from Italy and his remains were reinterred in Har HaMenuchos cemetery in Yerushalayim.

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## Taking a Break

Rebbetzin Ilana Cowland

Relationships Coach and author of *The Moderately Anxious Everybody*

Do you say holishkes or olopes? This has been a family discussion in our house since my husband incurred a giggle when he announced his pronunciation to the family. Anybody who says the latter becomes an immediate friend and validator to the olopes team. But most people who have graced our home over the years have agreed that they're holishkes.

No matter what they're called, everyone loves these little cabbage-wrapped delights that stir up happy memories of the Sukkos of our youth. And for those of us on whom the symbolism was lost in the excitement of eating them, they are, of course, the perfect Sukkos delicacy. Just like the sukkah, the outside is humble and the good stuff is hidden inside.

But perhaps this parable goes a little further yet. It's a funny thing, Sukkos. Here we are, huddled into a cozy shed, happy as Larry. We have old posters, kids drawings, crepe paper offerings, and plastic apples hanging from all the walls and ceilings. And we're beaming with pride at the tacky, glittery decor. Can you just imagine if we decorated our

actual homes like this?! We proud, Pinterest-obsessed, Ikea groupies? Inconceivable!

So what changes?

What happens to our good taste? Our house pride? Our sense of what looks beautiful?

What changes is that we take a break from the sheker of our gashmius. We have a time out from the lies that fill our daily lives. Our obsession with permanence, self-reliance, and materialism goes on vacation for this delicious short week of canvas walls, foliage ceilings, and honey pots hanging from a string. And we love it. We need it.

Our lives are jam packed with sheker. It's not our fault. It's the nature of this topsy-turvy world. Olam hasheker. A world where we think such crazy ideas like...

1. The outcome is in our hands.
2. Gashmius will protect us.
3. We are in control.

When we buy into all of this, I'm not sure whether our neshamos are laughing or crying. Have we really





## ERP EDUCATION, RELATIONSHIPS, PARENTING

bought into the truths of our world? The "truths" that are just distractions from the real ones?

Well, yes, and no. Don't we all have moments throughout the year when we see through it all? That moment where you abandon the worry about the mess that's being generated as you see it for what it really is - a family having fun. That moment where you forget the fight with your spouse that has been occupying your mind noisily all day because you realize he's so precious to you? That moment where you stop worrying about all the silly little things because you've touched gratitude for having health? That moment when you stop trying to control absolutely everything as you surrender to Hashem?

These are our moments of true insight, moments when we see the truth. The sheker that bombards us gives way to a deeper ones. We feel that sensation of clarity. Where the things that shouldn't matter, no longer matter. Machlokes gives way to achdus, money gives way to ruchnius, obsession to serenity, a sense of feeling overwhelmed to feeling peace, things give way to people, sense of self yields to Hashem-consciousness.

So no matter that our sukkah is

shaky. Hashem is protecting us. No matter that the decor is tacky, old, or shiny. It's the work of our children's hands, the posters of nostalgia stuck on the walls in a spirit of love and laughter. It doesn't matter if the real house is a mess. This is the real house. That marvelous happiness box that represents our sense of being in the elements, protected by Hashem, not by our hard-earned cement and mortar.

And we delight in cabbage. It doesn't look like much, but that's just the outside. It's so delicious on the inside! Don't be fooled. And maybe it's an olopse. Or perhaps a holishke. It's not important.

We've taken a break. We're on holiday from the fights. From the lack of unity. From forgetting Hashem. From our false sense of what is truly valuable. We're in a sukkah. The two-and-half walls represent an arm. We're in an embrace. A hug from Hashem. We're away from the pressures of sheker, finding beauty in the flimsy and the old.

May the moments of insight outweigh our sheker-based worries. May the oneness of our people reign supreme. May the neshama find a safe partner in us. May we truly have a chag sameach.



### Catching Up in Davening

Josh and Tammy Kruger

#### The Story

Mr. Nuluvez entered his home late at night and rushed upstairs to find his son Moshe brushing his teeth.

"Hello, Son" said a familiar voice.

"Dad! I thought I wasn't going to see you at all today," said Moshe as he ran to his father to give him a hug.

"I was also worried that I wouldn't see you. Work has been very difficult over the past month, and I'm afraid my schedule is not going to be much better next year."

"Oh no, Dad. How do you find time to learn Torah with such a busy schedule?"

"Truthfully, Son, I'm not able to learn very much these days. It upsets me greatly. However, all the hard work I am doing is earning me a lot of money and I plan on giving a great deal of it to tzedakah. In fact, I have an idea. I am very fond of Rabbi Rahasi, and I heard that he has become very poor. I am going to suggest a deal. I will give him a large amount of money, and in exchange he will give me half the reward for all the Torah learning he did over the past month. What do you think?"

#### Discussion

Q: What is the connection between our story and the parasha read on Simchas Torah?

A: In parashas *VeZos Habrachah*, Moshe gives blessings to all the tribes. Shevet Zevulun is blessed before Yisachar, and this is unusual because Yisachar was older. The reason for the switch is because of a great deed that the tribe of Zevulun did. They would work hard to earn a parnassa, and they would share their money with Shevet Yisachar. This allowed Yisachar to study Torah all day.

Q: Can two Jews make a deal where one will focus on earning money and share half of it with the other while the other will focus on learning Torah and share half of the reward with the other?

A: Yes! In fact, this deal is called the "Yissachar - Zevulun partnership."

Q: There are four potential problems with the specific deal that Mr. Nuluvez wants to make with Rabbi Rahasi. What are they?

A: In his sefer *Igros Moshe*, Rav Moshe Feinstein identifies a number





## PARASHA HALACHA FOR THE SHABBOS TABLE



of requirements for the deal (Yoreh De'ah 4:37):

1. The deal must be made beforehand.
2. The businessman must share half of the money he makes.
3. The deal must last for a minimum of a year.

The deal that Mr. Nuluvez proposed to Rabbi Rahasi did not meet these requirements. However, other halachic authorities do not concur with these requirements, especially the last two. Another requirement for the deal to be valid is that the person studying Torah must actually need the money to avoid having to work.

Q: The names Nuluvez and Rahasi are a bit unusual. Can you figure out why they were chosen for this Dvar Torah?

A: Read the names backwards :-)



### Back to Our Story

Mr. Nuluvez realized that he would be better off making a different arrangement with Rabbi Rahasi. They agreed that over the coming year, Mr. Nuluvez would give Rabbi Rahasi half the money he made. This money would allow Rabbi Rahasi to pay all his bills so he would not have to find a different job. In exchange, Rabbi Rahasi worked hard in the Beis Midrash studying Torah, knowing half the reward for his Talmud Torah would go to Mr. Nuluvez. Rabbi Rahasi also insisted that Mr. Nuluvez must still make an effort each day to study some Torah.

After making the agreement, they headed to the door to exit the building. "After you, Rabbi," Mr. Nuluvez said.

"No, Mr. Nuluvez. The pesukim in parashas Vezos Habracha clearly indicate that the kavod goes to you."

Written in collaboration with Rabbi Yehoshua Pfeffer and based on "The Torah Business Partnership" by Rabbi Aryeh Citron. Le'ilui neshama of Frumit Bat Yosef, Edith Nusbaum a"h.



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