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Seeing Double: Two Adars in Halacha

HOW AN ADDITIONAL MONTH IMPACTS YAHRZEIT OR BAR-MITZVAH CALCULATIONS AND MORE

By Rabbi Moshe Pinhasi

Having a double-month twice every seven years (or seven times every nineteen) does not keep things too simple. Just ask summer-camp directors who need to configure the constantly changing *Elul/*August equation, as well as city synagogues trying to properly prepare for the High Holidays.

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From the Editor

"משכנכנס אדר מרבין בשמחה." (תענית כט)

What better way to increase our joy in the month of Adar, in which we reaccepted our Torah (שבת פח), than by engaging in the study of Halacha, which the Ram"a defines as a Simha unto its own - the truly appropriate happiness with which to approach Purim (או"ח סי' צג ס"ג, ע"פ הגמ' בברכות לא ע"א, ע"ש). In our feature article "Seeing Double", Rav Moshe Pinhasi שליט"א – a Posek for the SHC – examines the intricate details involving a double Adar in Halacha. Our business Halacha article discusses some relevant employment issues and their subsequent Halachic applications. We've also included Q&A's on the laws of Adar, a discussion of Eruv Hatzerot as it pertains to hotels, as well as inspiration from the life of the saintly Ribbi Yitzhak Abulafia זצ"ל. Recently, we've launched our E-Journal which continues to bring relevant topics in all areas of Halacha to our dedicated readers on a weekly basis, and hope to soon celebrate the inauguration of our website, the shc.org (please contact the SHC to subscribe or for dedication and sponsorship opportunities). We thank all our readers for the tremendous support we've received thus far. Our greatest pleasure and hope is that this journal enhances our readers' understanding and commitment to Torah study and Halacha, and that we continue to have the Si'atta DiShmaya to serve the Sephardic community nation-wide with excellence.

B'Virkat HaTorah, **Rabbi Ariel Ovadia** The Sephardic Halacha Center



Dr. & Mrs. Morris Antebi

in loving memory of Ezra & Grace Antebi a"h and in memory of Yacub Bilmen o.b.m.

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Needless to say, the astounding accuracy of the Jewish calendar has only been confirmed by the advanced measuring techniques of modern science, none of which were at the disposal of ancient civilizations [1]. This not only attests to the authenticity of the Mesorah of our Hachamim from Sinai, but also fulfills the verse [2]: כי היא - for חכמתכם ובינתכם לעיני כל העמים this wisdom and insight (of astronomy, as the Gemara explains [3]) is evident to all of the nations. The lunar and solar cycles blend in startling harmony, proving that the entire universe is the handiwork of one Master [4].

In Halacha, there are many issues that are impacted by a double Adar, such as setting Yahrzeit anniversaries and Bar Mitzvah dates, as well as writing Ketubbot and Gittin, and interpreting contracts and vows. In this article we will review the basic rules in this matter, along with some practical applications.

Which is the Main Adar?

Regarding all of the Mitzvot relating to Purim, the Mishna in Megilla [5] clearly states that they are to be kept only on the second Adar. The Gemara [6] derives this from the verse in Megillat Esther [7] which equates all of the calendar vears to one another: "בכל שנה ושנה - מה בכל שנה ושנה אדר הסמוך לניסן, - "אף בשנה מעוברת אדר הסמוך לניסן just like on a non-leap year, Purim would be kept in the month adjacent to Nissan, so too, on a leap year, Purim is to be kept on the second Adar which is adjacent to Nissan.

However, there is a disagreement between *Ribbi Yehuda* and *Ribbi Meir* in *Nedarim* [8] with regard to other laws, such as writing the date in a contract, or interpreting a vow which did not specify which *Adar* was intended. According to *Ribbi Yehuda*, the main *Adar* is the first, whereas according to *Ribbi Meir* the main *Adar* is always the second.

Following the general rule that the *Halacha* is like *Ribbi Yehuda* when

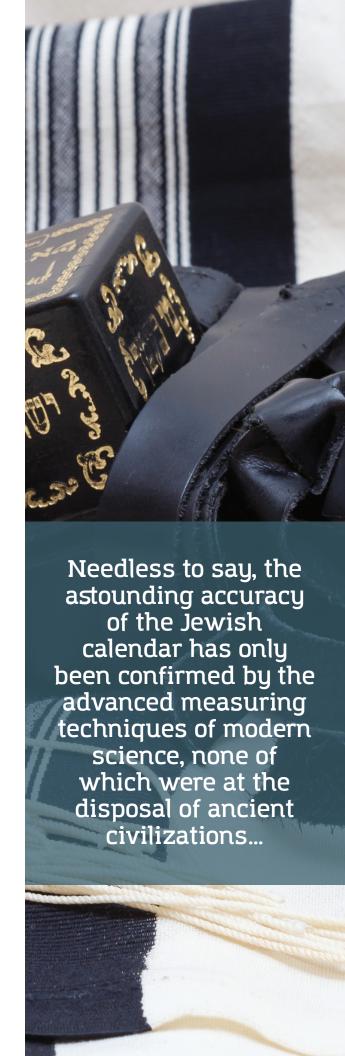
he disagrees with *Ribbi Meir*, most *Rishonim* – such as the *Ramban*, *Rosh*, *Ran* and many more [9] – indeed rule that the first *Adar* is the main one. In their opinion, the second *Adar* is the principal one only with regards to *Purim* and its laws, because the two redemptions – from *Haman* and from *Mitzraim* – are to be adjacent [10]. For all other purposes we follow the first *Adar*.

Tosafot [11] disagree, viewing the fact that Purim is kept on the second Adar as a clear indication that in this instance we follow Ribbi Meir, who considers the second Adar to be the main one. They also point to the fact that the first Adar consists of 30 days whereas the second has twenty-nine days. Following the general calendar rotation (one 30-day month, one 29-day month), Adar should consist of 29 days, leading the Tosafot to conclude that the 29-day Adar Bet is indeed the main Adar. This seems to be the Rambam's opinion as well [12].

The Opinion of Maran

We must now determine what is the opinion of Maran in Shulhan Aruch. The Poskim point out a seeming contradiction in Maran's rulings: on the one hand, with regards to the custom to fast on a parent's Yahrzeit, the Shulhan Aruch rules [13] that the second Adar is the main one, and if the date of the passing was on a plain Adar, then - on a leap year - the Yahrzeit is to be observed on the second Adar. On the other hand, with regards to interpreting a vow and writing a Get, Maran rules that one should specify which Adar he is referring to. If no Adar was specified - then the first Adar would be the default Adar [14]. The Rama's opinion also seems to contradict itself on various issues [15].

The Maharam Ben Haviv in his work Get Pashut [16] understands that Maran surely holds like the majority opinion that the first Adar is the main one. Nevertheless, when it comes to Nedarim and Gittin – which are both very severe issues



- Maran chooses to be cautious for the opinion of the Tosafot and the Rambam, requiring one to keep the vow into the second Adar and to specify which Adar is the Get being written on [17].

With regards to fasting on a Yahrzeit, there is another reason why the Shulhan Aruch follows Adar Sheni, in departure from his official stance. The Hatam Sofer [18] explains that a Pur'anut - a sorrowful observance - or any painful observance such as Tish'a B'av and the like, is always postponed rather than moved ahead. Therefore, when choosing when to observe a Yahrzeit fast, Maran rules that the one would wait for the later Adar.

An Adar Bar-Mitzvah Boy

It would follow, that according to the Shulhan Aruch, a boy born on Adar of a plain year must observe his Bar Mitzvah on the first and not the second Adar, unlike the Rama's opinion [19]. However, the Mishna Berura writes [20] that since Maran's opinion [21] is that a leap year is considered to be a "13-month year", then, just as a boy born on *Nissan* must wait 13 months for his *Bar* Mitzvah if it falls on a leap year, so too a boy born on Adar must wait 13 months before his Bar Mitzvah date, thus observing his Bar Mitzvah only on the second Adar. Indeed, most Aharonim maintain that a boy born on a plain Adar would celebrate his Bar Mitzvah on the second Adar [22].

A Leap Year Birthday

With regards to a boy born on the first Adar of a leap year, the Magen Avraham [23] writes that the Bar Mitzvah should still be on the second Adar, if it were to fall on a leap year. However, most Aharonim [24] disagree and rule that if both the birth and the Bar Mitzvah are on a leap year then surely those born on the first Adar would also celebrate their Bar Mitzvah on the first Adar. The same would be true for a Yahrzeit observance when the passing and the Yahrzeit are both on a leap year [25]. A boy born on the 30th day of the first Adar, would celebrate his Bar Mitzvah on Rosh Hodesh Adar, should it fall on a plain year [26]. A boy born on the 30th day of Shevat on a plain year (which is considered to be Rosh Hodesh Adar), and will turn 13 on a leap year, must be cautious to start observing all of the Mitzvot on the 30th of Shevat yet not be included in a Minyan until Rosh Hodesh Adar Bet [27].

Sources:

[1] The difference in the calculation of an average lunar month between modern astronomers and the Jewish calendar is less than two tenths of about a half-second, adding up to a mere 10 minutes per century. [2] דברים ד, ה [3] שבת ע"ה ע"א [4] Hachamim point out that the calendar gains approximately an hour and a half every 19-year cycle. There are still more than 3500 years left before an entire month adds up - obviously an issue that the Sanhedrin, established with the coming of Mashiah, would be equipped to resolve.

(פ"י מנדרים פ"ח, הראב"ד (פ"י מנדרים ס"ג ע"א [9] ס"ג ע"א (9] ס"ג ע"א [9] ס"ג ע"א (9] ס"ג ע"א (9] פ"א מ"ה [6] [10] ה"ו), הגמ"י (שם), רא"ש (נדרים פ"ח ס"ב), ריטב"א ור"ן (נדרים שם), רי"ו (מישרים נ"ד ח"ד) ועוד. ע"ע שו"ת מהר"ם הלוי (או"ח סי' טז) שכתב דמהא דנתנו כמה טעמים לתיקון קריאת המגילה באדר ב', משמע דהפשטות היא דאדר א' הוא עיקר. [11] שם ע"ב [12] פ"י מנדרים ה"ו, וכן פי' דבריו בתה"ד (סי' רצד) ומרן בכס"מ (שם) ובב"י (יו"ד סי' רכ) ועוד, ואע"ג דבכ"מ הלכה כר"י, שאני הכא דטרחו ליישב המשנה כר"מ משמע דהכי קי"ל. [13] או"ח סי' תקסח ס"ז [14] יו"ד סי' רכ ס"ח, ובאה"ע סי' קכו ס"ז . פסק שבשנה מעוברת יש לפרש אם הוא אדר א' או ב', ומ"מ אם הוא אדר א' וכתב אדר סתם כשר וכן לענין שטרות בחו"מ סי' מג סכ"ח. [15] דבאו"ח סי' תכז ס"א ואה"ע סי' קכו ס"ז פסק דהראשון עיקר, וגבי תענית ביום פטירת אביו (או"ח סי' תקסח ס"ז ויו"ד סי' תב סי"ב) כתב שיתענה באדר א' ויש מחמירים להתענות בשניהם. אמנם גבי גדול פסק (או"ח סי' נה ס"י) דנולד באדר פשוט, אינו נעשה בר מצוה אלא באדר ב'. וביישוב דבריו עי' אג"מ (יו"ד ח"ג סי' קס). [16] סי' קכו סקל"ב, וכ"כ הב"ש שם סקי"ט. [17] ומה שהכשיר בדיעבד אף דלהרמב"ם יהיה גט מאוחר, כ' בשו"ת חת"ס (או"ח סי' קסג) דמאחר שפסק בדיני שטרות דסתם אדר היינו אדר א', א"כ כשיבוא גט שנכתב בו אדר סתם לפני ב"ד, ידעו שהוא אדר א' שכך הדרך לכתוב. [18] שם [19] או"ח סי' נה ס"י [20] שם סקמ"ה בשם האחרונים (סי"ג ס"ב), שו"ת רב פעלים קו"א סק"א), וכה"ח פלאג'י (סי"ג ס"ב), שו"ת רב פעלים (חו"מ ח"ב ס"י), כה"ח סופר (שם אות ס"א) ויחו"ד (ח"א סי' פג) ועוד. [23] סי' נה סק"י [24] החיד"א (שם סק"ד), מאמ"ר (שם סקי"ג) כה"ח פלאג'י (שם) משנ"ב (שם סקמ"ג) כה"ח סופר (שם אות נט) ועוד רבים. [25] ולפי"ז צ"ל דמה שפסק השו"ע (סי' תקסח ס"ז) שבשנה מעוברת מתענה על אביו באדר ב', מיירי שאביו נפטר בשנה פשוטה. [26] כן הוכיח בשו"ת מנחת יצחק (ח"ו ס"ח וח"ח ס"ז) משו"ת הלק"ט (ח"ב סי' קעד) ומהר"י מינץ (ס"ט) ועוד, וכ"פ בהלכ"ב (ח"ד עמ' קסא). [27] שבט הלוי (שם), אישי ישראל (פט"ו הע' כו) בשם הגרשז"א זצ"ל, הלכ"ב (שם).

Ask the Rabbi / דברי חכמים

FEATURED QUESTION ASKED TO THE SHC:

Carrying in a Hotel on Shabbat

Q: I recently stayed in a hotel for Shabbat with a few other Jewish families. Do I need to set up an Eruv Hatzerot to allow me to carry?

A: Ideally, one should set an Eruv without a Beracha. The Halacha is that one may not carry on Shabbat in a domain which is shared by multiple dwellers - such as a shared courtyard - without first setting up an "Eruv Hatzerot". This Eruv consists of an amount of bread (a box of Matzot is commonly used) that is communally owned by the inhabitants of the shared domain, combining them into a single entity. If a non-Jew has rights to the domain as well, their property must be rented prior to the placement of the Eruv, as per the specifications of the Shulhan Aruch [1]. In the case of a hotel, one can rent the rights to the hotel from the manager or clerk by giving them a small amount, and consequently set up the Eruv. However, because there are many reasons to be lenient with regards to hotels [2], one should not make a Beracha. If one forgot to make an Eruv, one may carry [3]. There may be many other issues involved with staying at hotels for Shabbat and it is therefore advisable to consult with one's Posek before your stay.

Sources:

[1] או"ח סי' שפב [2] חדא, דהרהיטים שייכים לבעה"ב והוי תפיסת יד ונעשים כולם כאורחים אצלו כדעת מרן בשו"ע (סי' ש"ע ס"ב, וגם להרמ"א שם דהתפ"י היא בכל החדרים). ואף שהשכיר את החדר עם כליו לאורח, ובשו"ת דבר אברהם (ח"ג סי' ל') נשאר בצ"ע אם יש להקל בזה, חלק עליו הגרמ"פ זצ"ל באג"מ (ח"א סי' קמא), ואף נראה דבמלונות דידן מסתבר שיש רשות לבעלי המלונות לרהיטים שלהם בכל עת וזמן, אפילו כשהאורח שוהה שם וגרע ממשכיר כליו. שנית, דאם אינם נשארים ליותר מל' יום אז חשובים אורחים לדעת מרן (שם ס"ח, ולכאו' אפי' הרמ"א שם יודה אם השכירו ולקיטו דר שם). ועוד אמר לי מו"ר הגר"ר פיינשטיין שליט"א שיש להקל משום דבתי מלון חשוב מצי לסלוקי (דלדעת המ"ב שם סקל"ג ושעה"צ אות כט מועיל אף ליותר מלי יום. אמנם ע' ביה"ל ד"ה אינם אוסרים שהסיק בצ"ע, וכן בחזו"א סי' צב לא רצה לסמוך ע"ז. ויעוי' בשו"ת חיים שאל ח"ב סי' כב דמשמע שסומך ע"ז, אלא ששם מטעים דלא חשוב מצי לסלוקי אם צריך ליתן לו דירה אחרת באותו חצר. אמנם אפשר דבעלי המלון אף רשאים לסלקו ולהניחו במלון דכוותיה ע"י איזה טצדקי). ועוד הוסיף הגרר"פ שליט"א שאפי' שוהה ב'פריזידנשל סוויט' שאין כדוגמתה בשאר המלון, מסתבר שעדיין יכולים בעלי המלון לסלקו לשם תיקונים או אם איקלע לשם אורח יותר חשוב וכיו"ב, ולהשיב לו את כספו. ולפ"ז אמר דיותר קל מתשובת אביו באג"מ (שם) לגבי בתי דירות - חדא דלאו דוקא שיש רשות לבעל הדירות הכללי ליטול את התנור, וב' דהם שם ליותר מל' יום ולא מצי לסלוקי. ואם כולם אוכלים בחדר אוכל אחד אי"צ לכל זה כמבו' בשו"ע (שם ס"ד, אך בס' ארחות שבת פרק כח הערה קמט החמיר בזה ע"ש בנימוקיו וצ"ע). וכן אם כלול המלון בכלל הע"ח של העיר הרי הוא בכללם (מ"ב שם סקנ"ט וביה"ל ד"ה קבוע, עיין ספר הלכות שבת בשבת עמ' תסו). ומ"מ הרבה פוסקים ששאלתי אמרו לי שמהיות טוב ישכור ויערב אם אפשר. [3] בצירוף כל הנ"ל, וכן שמעתי ממו"ר הגר"ר פיינשטיין שליט"א, ומהגר"ש פעלדער שליט"א.

For Halachic guidance, questions, or services, call 1.844.200.TSHC or text 732.9300.SHC

Month of Adar Q&A

By Rav Moshe Pinhasi שליט"א

Q: Are women obligated to hear *Parashat Zachor*?

A: Some Poskim maintain that women must also hear Parashat Zachor as the Mitzva of Zechirat Amalek is not considered to be time-bound [1], and because the victory over Amalek pertained to women as well. However. the Hinuch reasons that because women are exempt from fighting in battle [2], and the main purpose of reading Zachor is to wage war against Amalek, therefore women are exempt from Parashat Zachor. Some even consider this Mitzva to be time-bound because it can only be fulfilled during the day [3]. To satisfy all opinions, the Poskim suggest [4] that women should make an effort to hear Parashat Zachor in the synagogue. If that is not possible, they should at least read it from a Humash at home. It is also permissible to hold a special Zachor reading just for women (without a Beracha), as is the custom in Eretz Yisrael [5].

Q: Do a Hattan and Kallah have to fast on Ta'anit Esther during their Sheva Berachot?

A: Most Poskim follow the opinion of the Ritva [6] that a Hattan and Kallah are obligated to observe the four fasts commemorating the Hurban, citing the verse [7] which requires us to be mindful of Yerushalayim – particularly during our times of joy [8]. However, in the case of Ta'anit Esther the Poskim are lenient [9], because it is observed in commemoration of the miracle of the Purim battles, not the Hurban, and because it was instituted as a Minhag and not a D'Rabannan. According to Hacham Ovadia Yosef 'z' it is even forbidden for them to fast [10].

Q: Does one recite a *Beracha* over reading the *Megilla* for women, if he has already heard the *Megilla* himself?

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Fringe Benefits: Company Leads & Kickback

Business Halacha / דבר המשפט

Adapted from an article by Dayan Dovid Grossman | Rosh Bet HaVa'ad, Lakewood

Jobs often involve much more than the plain job description. Over the course of one's employment they will build relationships, be entrusted with confidential information, and hold positions of power and importance to others. We must inquire, what rights does an employee have to benefit from these assets according to *Halacha*.

The Gemara [1] rules that an employee's earnings during working hours, in many cases, belong to the employer, following the rule of "yado k'yad ba'al habayit" – the "hand" of an employee becomes the "hand" of the employer. There are many applications of this Halacha, some of which we will discuss in this article.

Competition and Company Leads

One common issue often surfaces upon the termination of a typical employment relationship. The parties are often faced with questions as to what are the employee's rights to continue operating in

> the same field as their former employer and whether or not the former employee may make use of previous contacts acquired during his terminated employment.

Many employees feel that they should be able to continue to service clients that they have invested time and effort to obtain and maintain. The employer's position might be that the clients are theirs, since they were obtained while the employee was working for the company.

As a matter of *Halacha*, unless a valid non-compete agreement was executed prior to the commencement of the relationship, which limits the employee's ability to compete with the company upon his employment's termination, it is usually permitted for a former employee to compete



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with his former boss in accordance with the general rules of competition that apply to the rest of the market.

However, with regards to leads and customers which were generated while working for the previous company, there would be a *Halachic* issue for the employee to solicit clients to follow him to the new job. Since these relationships were cultivated and nurtured on the former employer's "dime", the rule of "yado k'yad ba'al habayit" dictates that these relationships are considered to be the company's property and the employee would therefore not be able to take them with him when they leave.

Only with regards to specific accounts which can be directly accredited to the employee - such as a relative or close friend of the employee - may there be grounds for the employee to be entitled to continue pursuing those clients.

Loyalties, Royalties, and Kickbacks

Whenever an employee is acting as an agent or put into a position of authority to make decisions on behalf of his employer, it is important to ensure that those decisions are made solely to represent the best interests of the employer, without letting any other considerations influence the decision. Therefore, one must be very careful when offered any type of perk or kickback, by potential customers, clients, or vendors, in an attempt to "earn" the company's business. After all, the employee is being paid to look out for the best interests of the company. Taking personal benefit into consideration will inhibit him from doing that job correctly, thus putting in question the permissibility of taking his salary.

In addition, many times, when a specific vendor is offering a kickback, the added "expense" inhibits the vendor from offering the company any type of reduction or discount which they would typically offer the average buyer. Thus the employer's interests are further compromised.

Furthermore, by allowing one's decision to be influenced by a potential perk, the employee may be transgressing the prohibition of "Lifnei 'Iver Lo Titen Michshol" [2] - do not place a stumbling block before a blind person - which includes the prohibition of giving an "etza sh'eina hogenet"; unsuitable advice. Rashi quotes Hachamim in Torat Cohanim [3] expound on this stating: "lest you justify yourself and claim that you are genuinely giving good advice, behold the [truth] is in the heart, as the verse says [following the prohibition of placing a stumbling block] 'V'Yareta Me'Elokecha - and you should fear your God [who knows the truth in your heart]". The Torah even issues a harsh curse over the head of one who misleads the blind [4].

Another prohibition which would apply to one who is taking kickbacks that may impair his ability to seek out his employer's best interest is that of "Lo Tikah Shohad" [5] - do not take a bribe. The prohibition of taking a bribe in its simplest form is directed towards the Dayanim - judges in a Din Torah. However, the Poskim understand this prohibition to include anyone who has been put in an authoritative position to make decisions for, or in relation to others.

As the Pilpula Harifta [6] writes: ".... I write this as an instruction to those that have been placed in a position of authority over the general population, even though their decisions are not [involving] Din Torah, and they were not appointed for that reason, they should be careful not to accept presents that may affect their decisions..."

As a general rule, any perk or kickback that one feels they must hide from their boss is likely one that should not be received. One should disclose such an offer to one's boss or at the very least speak it over with a competent authority in Hoshen Mishpat - Jewish monetary Halacha - before accepting such an offer.

Sources:

. [1] דברים טז, יט [6] דברים כז, יח [5] פ"ב, יג [4] ויקרא יט, יד [3] ב"מ י"א ע"א [2] סנהדרין פ"א.

A: Although some Poskim worry about reciting a Beracha at a women's reading, because of the possibility that the Megilla is not being heard properly [11], many Poskim [12] do require the reader to recite the Beracha - as per Minhag Yerushalayim especially in our days that most women follow the Megilla properly. According to the Sefaradim, the first Beracha would be the usual "Al Mikra Megilla", followed by "She'asa Nissim" and "Sheheheyanu" [13]. However, the Beracha following the reading should only be recited if there are ten women present [14] (if one has a clear custom otherwise, please see footnote below [15]).

Q: Should one only send Mishloah Manot through an emissary?

A: Some Poskim derive from the Megilla's expression: "Mishloah" Manot - which means to send, that it is preferable not to deliver the Mishloah Manot yourself but rather send it through an emissary [16]. Some even maintain that this is the only way to fulfill the Mitzva [17]. However, the custom is to rely on the *Poskim* that allow one to deliver the Mishloah Manot themselves [18].

Q: Can one fulfill the Mitzva of Matanot La'Evyonim by sending money to the poor of Yerushalaim on their Purim, which is on the 15th of Adar?

A: The Aharonim rule that as long as the recipient is receiving the Tzeddaka on their Purim, the giver has fulfilled his obligation [19].

Sources:

[1] הגר"נ אדלר בשו"ת בנין ציון החדשות (ס"ח), שו"ת מהרי"ל דיסקין (קו"א סי' קב), ועוד. [2] ס' החינוך (מצוה תרג), דכל כבודה בת מלך פנימה, ותמה ע"ד במנ"ח. וע' יבי"א (סי' תקט) מש"כ ליישב. [3] מרחשת (סי' כב אות ג), וע"ע באבנ"ז (סי' תקט) ובמה שהעיר ע"ד ביבי"א (שם אות ה). וע' מטה יהודה (סי' רפב סק"ז) שהוכיח מדלא מצינו שחייבו את הנשים אלא בפ' הקהל, מכלל שבשאר קריאות פטורות, אפי' הן מה"ת. שם (שם אות כב), יחו"ד (ח"א סי' פד), אול"צ (ח"ד עמ' רחצ), ועוד. [5] יבי"א (שם [4] במילואים) וחזו"ע (הל' פורים עמ' י). [6] תענית (ל: ד"ה חתן), הו"ד בבאה"ל (סי' תקמט ד"ה חייבים), דאתי אבילות דרבים ודחי רגל דרבנן דיחיד [7] תהלים קלז, ו' [8] ואע"פ שהבא"ח (ש"א פר' שופטים סי"ז) כ' שמנהג בגדאד שאין החתן מתענה, וכ"כ בשו"ת בית דוד (או"ח סי' תעו), כבר דחה החיד"א את דברי הב"ד (ברכ"י סי' תרפו סק"ו) ע"פ הריטב"א הנ"ל, וכ"פ שאר האחרונים. [9] ערך השלחן למהר"י טייב (סי' תרפו סק"ד), יחו"ד (ח"ב סי' עח), אול"צ (ח"ד עמ' שח), ועוד. ודלא כהזרע אמת (ח"ג סי' עז). [10] יחו"ד (שם בהע'), דיו"ט שלהם הוא. [11] כנה"ג בס' דינא דחיי (דף רכח:), פלא יועץ (מע' פורים), בא"ח (ש"א פר' תצוה ס"א), זכרונות אליהו (מע' מ אות ה בשם הזבח"צ), אול"צ (ח"ד עמ' שיב) [12] מהר"י אלגאזי בקונ' חוג הארץ (הל' פורים דף ה), מחזיק ברכה (סי' תרפט סק"ד), מאמ"ר (סי' תרצב סק"ו), יבי"א (ח"א ס"ק מד) ע"פ המבו' במגילה (יח.), ואין לחוש שלא יכוונו בקריאתה שלא חששו לזה חכמי הש"ס והפוסקים, וכ"ש ברכת שעשה ניסים ושהחיינו שנתקנו על עצם יום פורים. [13] כדעת מרן ודלא כהרמ"א (סי' תרפט ס"ב) שלנשים הברכה היא "לשמוע מגילה". [14] מכיון שאינה אלא מנהג (מגילה כא.) ואמרו בירושלמי שאין מברכים ברכה אחרונה אלא בציבור, ודלא כהבא"ח (שם סעי' ד) שפסק שאף יחיד יכול לברך ברכה אחרונה, אא"כ יש י' נשים דשפיר מקרי ציבור. [15] בשמו (סי' תרפט סקי"ט) וכן הכה"ח (ש"א פר' תצוה ס"א) בשמו בענין אם אשה תברך, הבא"ח (ש"א פר' תצוה ס"א) כתבו שלא תברך, ובמחב"ר (שם סק"ד) הביא שיש נוהגים שהאשה תברך והאיש יקרא, אך המנהג הטוב שהקורא גם יברך, ובאול"צ (ח"ד עמ' שיב) כ' שאם האשה אומדת את עצמה שיכולה לכוון בכל הקריאה שהיא תברך ואחר יקרא בשבילה. אמנם מרן הראשל"צ ושא"פ כתבו שהקורא מברך כנ"ל. ואם אף היא קוראת את המגילה יש לה לברך, אך אין זה מן הראוי שהיא תקרא את המגילה כמבו' במשנ"ב (סק"ח) וכן המנהג (מחב"ר, בא"ח, יפה ללב, כה"ח, חזו"ע) [16] שו"ת בנין ציון (ח"א סי' מד), משנ"ב (סי' תרצה סקי"ח) [17] יפה ללב (שם סקי"ט), שו"ת ויען אברהם (פלאג'י, סי' מח), שד"ח (אס"ד מע' פורים ס"ו) ועוד (ח"ח סי' ע) חזו"ע (שם אות מא), יבי"א (ח"ח סי' ע) חזו"ע (סי' תרצד הגב"י), באה"ט (ח"ד עמ' שמא) ועוד [19] יד אהרן (סי' תרצה סק"ז) ועוד. וכן מוכח ממה שפסק השו"ע (סי' תרצו ס"ו) שהאבל חייב לשלוח מנות, והוסיף הרמ"א אבל אין שולחין לאבל, והיינו דהעיקר תלוי במקבל, וכ"פ בנדו"ד בשו"ת אהלי יוסף (מוהר"י מולכו סי' טו), חזו"ע (הל' פורים עמ' קסב) ועוד.



Highlight on SHC Services

WHAT IS RIBBIT?

- A Jew may not charge or pay another Jew interest on a loan.
- There are six separate prohibitions of Ribbit.
- The Gemara tells us that one who transacts with Ribbit his assets will dwindle.
- · The lender, borrower, guarantor, and even the lawyer that drafted the loan document all violate Ribbit prohibitions.
- Anyone assisting the parties will violate Lifnei 'Iver, by aiding and facilitating a Ribbit transaction.

Common Ribbit Issues

Although the classical prohibition of Ribbit involves borrowing or lending with an agreed interest payment, there are many other transactions which are prohibited and which one would not have realized at first glance.

- ▶ Buying a home for someone else. Someone with a poor credit rating who is unable to obtain a mortgage may elect to purchase a home under the name of a close friend or relative. The friend, who has a better credit rating, buys the house under their name and takes out a mortgage. The real owner then makes the mortgage payments to the bank. While this seems to be an innocent arrangement as the financial institution is typically owned by a non-Jew thereby negating the problem of Ribbit, since the payments are made on behalf of the Jewish lender there may be a serious violation of Ribbit.
- Acting as a guarantor. Not only is it prohibited to actually borrow with interest, it is also forbidden to guarantees an interest bearing loan in many instances. This is true even when guaranteeing a loan from a non-Jewish financial institution. There are a number of types of individual guarantee arrangements some of which are forbidden and some which are permitted.
- ► Co-signing on a mortgage. Co-signing for a Jewish borrower is often subject to the abovementioned concerns.
- ► Factoring and Selling Receivables. Any type of payment for "Time on Money" needs to be analyzed to avoid any Ribbit concerns.
- Car lease. Many car leases are also set up as loans and can be subject to the above Ribbit concerns.
- **Partners.** One partner taking responsibility for a business loan on behalf of the partnership usually will have serous Ribbit issue.

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The Master of Damascus Ribbi Yitzhak Abulafia

A BIT OF HISTORY / דברי הימים

Golden Roots

Among the most ancient and illustrious families in Am Yisrael, the Abulafia family prominently stands out, tracing its roots back to the Golden Age of Sefarad, through Torah giants such as Ribbi Meir Abulafia HaLevi זצ"ל of Toledo, the first Ribbi Hayim Abulafia זצ"ל of Tiberias, and many more Hachamim and authors.

Ribbi Yitzhak was born in 1830 to his father, Ribbi Moshe לצ"ל, one of the leading Hachamim of the Damascus Jewish community. Young Yitzhak was quickly recognized as an exceptional prodigy and was summoned by his grandfather, Ribbi Hayim Nissim Abulafia לצ"ל – known as Rav Hinn"a – to study Torah under him in Tiberias, where he served as the Rav.

Joining his scholarly uncles and cousins, the young boy was held to very high standards. It is told, that he was once teased by an uncle for misreading a *Gemara*, which prompted *Ribbi Yitzhak* to increase his diligence and *Torah* study. He subsequently earned a great deal of esteem from the saintly *Ribbi Hayim*, who would not allow the other *Hachamim* to ever slight the honor of the budding scholar. *Ribbi Yitzhak* quickly joined the rank and file of Tiberias's *Hachamim* and stood out for his great scholarship and sharp wit.

From Tiberias to Damascus

In 1862, Ribbi Yitzhak was sent out to the Diaspora to help ease the difficult financial state that crippled the community of Tiberias. As he journeyed through Lebanon, Lybia, Livorno and other communities, he was asked by many Hachamim to bestow his approbation on their Sefarim, to which he obliged. He returned to Tiberias with an international reputation as a first-tier Posek, and soon enough he was answering the halachic questions of great Hachamim around the world, including the Ben Ish Hai, Ribbi Hayim David Hazan and the Yis"a Beracha (both of which were Rishonim L'Tziyon), Hacham Haviv Sitehon זצ"ל and many more.

In 1873, the community of Damascus – where *Ribbi Yitzhak*'s father and many ancestors served as *Poskim* and *Dayanim* – asked *Ribbi Yitzhak* to serve as the city's *Rav*, a position which he accepted and held with tremendous strength and dedication for forty years.

It is told that the butchers of Damascus once banded together to raise the price of meat beyond the reach of many of the city's lower income families. Defying *Ribbi Yitzhak*'s order to lower the prices, the butchers held on to their stance well into *Erev Yom Tov. Ribbi Yitzhak* warned the head of the butchers that he would become severely ill if he does not obey the *rabbi*'s orders, which is indeed what happened. The head of the butcher's quickly beseeched *Ribbi Yitzhak*'s forgiveness and lowered the prices, and the entire city was able to properly honor and celebrate the *Yom Tov* without worry

Torah and Derech Eretz

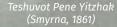
Ribbi Yitzhak's ingenuity and knowledge, combined with his humility, allowed him to put to rest many halachic disputes among the great scholars of Damascus. He was never too proud to rescind a P'sak if the other Hachamim were able to disprove his position, as is evident from the many volumes of his Teshuvot, "Pene Yitzhak". Many years into Ribbi Yitzhak's rabbinate, the Ottoman empire appointed the Saba Kadisha (Hacham Shemuel Eliezer Alfandari '12") to serve as rabbi of Damascus as well. Despite his wife's and relatives' efforts to try and dissuade him from taking the position, fearing that Ribbi Yitzhak would defeat him in Halacha, Hacham Alfandari accepted the challenge, declaring that for this reason alone it is worth it to move to Damascus, to study from this venerable sage. Yet, despite his seniority and

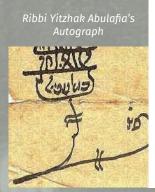


power, Ribbi Yitzhak did not hesitate to accept many of the Pesakim of the younger Hacham and treated him with tremendous kavod and admiration.

Returning Home

In 1909, when *Ribbi Yitzhak* reached the age of 79, he felt that it was time for him to return to the city of his forefathers, the holy Tiberias, where he was welcomed with great respect and joy. The following year on the 16th of *Adar Bet*, the *Pene Yithzak* passed away and was buried alongside his legendary ancestors, members of the Abulafia family. [Adapted from introduction to Teshuvot Pene Yitzhak, HaMa'or edition and other sources]







A Testament to the Creator

A Final Word / סוף דבר

Parashat VaYakhel opens with the reiteration of the Mitzva of Shabbat. Although the concept of Shabbat was just mentioned in the previous Parasha, there is a special significance to its mention in VaYakhel, following the sin of the golden calf. The Hid"a, in his work D'vash L'Fi [1], cites the Gemara in Shabbat [2] that states that one who observes the Shabbat is absolved of his transgressions – even if he had worshipped Avoda Zara like the generation of Enosh. What sort of Avoda Zara did the generation of Enosh worship? The Rambam in the beginning of Hilchot Avoda Zara writes, that although Enosh (the grandson of Adam) and his generation did not doubt Hashem was the Creator and Master of the universe, they mistakenly assumed that one cannot have a direct relationship with the Almighty, only with his emissaries.

The commentaries explain that a similar mistake led to the construction of the golden calf. The nation feared that with the loss of *Moshe* they will not be able to have a relationship with *Hashem* and so they devised an intermediary to whom

they can relate. When one observes the *Shabbat*, one attests to the fact that the universe was created by *Hashem* alone, and that humans too, can emulate the Creator and have a direct relationship with Him, dispelling the mistaken notion of the generation of *Enosh*.

Hacham Yehuda Tzadka זצ"ל, the venerable Rosh Yeshiva of Porat Yosef, comments on the unique setting in which the Mitzva of Shabbat is reaffirmed in this Parasha: the assembly of the entire congregation of Am Yisrael. The Rosh HaYeshiva explains, that this is because the observance of Shabbat is only complete if it includes the participation of the entire nation [3]. One can add, that although much of Am Yisrael did not sin with the golden calf, nevertheless, the wholesomeness of the Torah acceptance at Har Sinai – which was the ultimate testament to Hashem on this Earth – was now broken. Only when the nation as a whole join to testify: כי ששת ימים עשה ה' את השמים ואת הארץ - then, our rectification of what was lost at the sin of the golden calf, and the true testament to the Creator and our relationship with Him, is finally achieved.

Sources:

(1] קי"ח ע"ב [3] מערכת ש' אות ד' [2] קול יהודה פר' ויקהל



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