

Golden Opportunity The Yissachar-Zevulun Partnership

The Ideal Investment

In an unpredictable financial climate, who wouldn't want to get in on a sure-fire business opportunity, fully guaranteed to bring in an eternal lifetime of dividends? This special deal is virtually foolproof, backed by unlimited funding, and offers a number of customized investment plans. And yet, it is often overlooked.

For example, "Rav Dovid A.," an accomplished talmid chacham in Eretz Yisrael, is the author of a synopsis of the entire Babylonian Talmud, near completion. He has begun work on a very promising commentary on the Jerusalem Talmud. Rav A. is also the father of a large family, whose needs are his responsibility.

A partnership with Rav A. is currently available for a savvy investor. Six thousand Israeli shekels (roughly \$1,500) monthly will yield a fifty-percent share in Rav A.'s Torah, not only in this world, but in the World to Come, forever. Certainly for anyone unable to learn full time, this deal is a steal... Unfortunately, it was passed up by a number of charitable individuals, only because they did not understand the nature of the partnership and the benefits involved.

Many in the workforce appreciate the importance of Torah learning and the enormous rewards it brings, but are limited in the time they personally can put into learning. At the same time, our nation has always been blessed with special individuals who dedicate themselves to Torah study, but lack the financial means to continue without a steady source of income. A time-honored solution still in use is collaboration between laymen and Torah scholars like Rav A.

This arrangement has its source in the original partnership between the Tribes of Yissachar and Zevulun, the model for similar agreements to this day.¹ At the end of Yaakov Avinu's life he blessed his sons, gearing the blessings to each one's individual character and future role. Of these two brothers he said, "Zevulun will dwell at the seacoasts. He will be at the ships' harbor, and his border will extend to Sidon. Yissachar is a strong-boned donkey, crouching between the borders. He saw that his resting place is good, and the land, that it is pleasant. He bent his shoulder to the burden, and he became an indentured servant" (*Bereishis* 49:13-15).

Rashi elaborates: Zevulun would live near the ports, where the merchant ships docked with their cargo. From this strategic location he would engage in business, providing financial support for the Tribe of Yissachar, who learned Torah full time.

This relationship is mentioned elsewhere in the Torah as well, in Moshe Rabbeinu's blessings to each of the Tribes before his death: "Rejoice, Zevulun, in your going out, and Yissachar, in your tent" (*Devarim* 33:18). Zevulun went out to do business while

¹ See *Hegyonei HaParashah, Bereishis, Kuntres Yissachar-Zevulun*, pp. 496-575, for an extensive treatment of this subject.

Yissachar sat in the tents of Torah,² and both were blessed with great financial abundance (Rashi, *ibid.* 33:19).

Zevulun would be working hard in a demanding business, spending hours at the docks dealing with ships' captains and customers. And yet he had reason to rejoice, knowing that his work would mean more than money – it would be an ongoing *mitzvah*, because it was dedicated to financing Yissachar's Torah study. *Chazal* tell us that theirs was a partnership for all eternity, “in this world and in the World to Come” (*Yalkut Shimoni, Vayechi* 161).

In these *pessukim* the Torah accords Zevulun, the businessman, great honor, mentioning him before his scholarly older brother Yissachar. *Chazal* explain that this was not because of his money per se, but for his role in supporting Torah. “Zevulun would engage in commerce and Yissachar in Torah study, and Zevulun came and provided him with sustenance. Therefore, he was mentioned first. Of him Scripture says, ‘It [the Torah] is a Tree of Life to those who uphold it, and those who support it are fortunate’ (*Mishle* 3:18, cited in *Bereishis Rabbah* 99:9).

Zevulun

Zevulun's Role in Torah

The Chafetz Chaim explains the concept of a Yissachar-Zevulun partnership at some length. He writes that many people are so involved in their work that they find it difficult to cut back and set aside time for learning. However, considering that their eternal life is in the balance, they should not be deterred. The Torah itself provides them with a solution: the Yissachar-Zevulun partnership. “As is known, the Tribe of Zevulun were all businessmen... which certainly diminished their Torah study time. Yet even so, the Torah does not criticize them; on the contrary, it blesses them, as is written, “Rejoice, Zevulun, in your going out.””

The Tribe of Yissachar, devoted strictly to fulltime Torah study, produced two hundred heads of the *Sanhedrin* and many other great Torah scholars as well. Zevulun provided all their needs, meriting an equal share in their learning. The Torah approved of the arrangement, as we see from the words “Rejoice, Zevulun, in your going out.” They could conduct their business without worry over the loss of Torah, because “Yissachar,” their partner, was totally immersed in the tents of Torah study. Even when Zevulun leaves this world (“goes out”), it is with joy and confidence that he has a share in Torah (*Shem Olam*, Part 2, Chapter 6).

In recent years, Rav Moshe Feinstein wrote that the “Zevulun”³ in a Yissachar-Zevulun arrangement needs to have a highly developed appreciation for Torah study, and feel that it is worth his while to spend his working years supporting Torah, just as the “Yissachar” spends his life learning. This should be Zevulun's intent in the agreement – not simply to provide financial assistance for a neighbor or relative. Otherwise, he is not considered to have learned Torah by means of the agreement, unless he in any case planned to make a Yissachar-Zevulun agreement with a *talmid*

² The term “tents” is used as a reference to Torah study; see Rashi on *Bereishis* 25:27 and *Devarim* 33:18.

³ In this chapter the name “Yissachar” is used as a general term for Torah scholars, and “Zevulun,” for those who work and finance their learning.

chacham, and prefers to do it with someone he knows (*Igros Moshe, Yoreh Deah*, vol. IV, 37:8).

Zevulun's Obligation to Learn

A Zevulun acquires a share in Torah through his partnership with Yissachar. Does this mean that he is covered in terms of Torah study, since Yissachar is now doing the learning for him?

The *Iyun Yaakov*⁴ writes that a Yissachar-Zevulun agreement is by no means an exemption from Torah study: “Even if one provides for poor Torah scholars from his wealth so that they will learn on his behalf, in any case, he still has to set aside fixed times to learn Torah, and not neglect it altogether” (*Iyun Yaakov, Yoma 35b*).⁵

We find a similar concept in the ethical work *Tikun Chatzos*. The author writes that Zevulun cannot exempt himself from the obligation to set up time to learn Torah on a regular basis. His only exemption is from “toiling (*ameilus*) in Torah.” He cites the *Midrash (Vayikra Rabbah 25:1)* on the *passuk*, “It is a Tree of Life for those who uphold it” (*Mishle 3:18*). If the Torah only sustained those who devote their finest efforts to studying Torah, our nation would be in serious trouble – there are many Jews who are *not* spending their days toiling over Torah study. Instead it says that Torah sustains those who uphold it, an option available to every Jew (*Tikun Chatzos*, Part 1, p. 193).

The Chafetz Chaim writes that the merit and reward of supporting Torah study is enormous. Despite this, it is not a total exemption from learning. Partnership with Yissachar earns Zevulun a share in knowing Torah, meaning knowledge of *Shas* and *poskim*, which requires a great deal of hard work. Zevulun himself still needs to study practical *halachah* for his own use, as we learn from the *passuk*, “And you will learn them and keep them to fulfill them” (*Devarim 5:1*). Everyone needs this basic Torah knowledge, and financing another party's study will not help fulfill this requirement (*Shem Olam* *ibid.*).

Rav Moshe Feinstein relates to the concept of Zevulun having a personal obligation to learn Torah as a given. He writes, “Zevulun is not exempt from the *mitzvah* of learning during the time that he is not occupied with business.” Even Yissachar, who spends many hours learning, is still obligated to learn in whatever additional time he may have. The same is surely true of Zevulun, who has not spent his day learning; he should usually be able to find some free time, which he should certainly use for Torah study (*Igros Moshe, Yoreh Deah* vol. IV, 37).

Partnership Options

Supporting an Individual or an Institution

How does someone who works become a Zevulun, acquiring a share in the Torah of a Yissachar? The Chafetz Chaim mentions two options.

⁴ Commentary on *Ein Yaakov* by Rav Yaakov Reisher (1661-1733), *rav* and *posek* in Galicia and Germany, and the author of numerous works of Torah.

⁵ See Chapter 5, “*Kavata Ittim LaTorah? Making Time to Learn.*”

The first is by establishing an agreement with a serious Torah scholar and providing all his needs in full, freeing him to dedicate himself entirely to Torah and service of Hashem with no financial concerns. The Chafetz Chaim emphasizes that a full partnership requires that Zevulun provide for all of Yissachar's needs: "Then he will certainly acquire for his soul a share in his Torah, like Yissachar and Zevulun. But all this is if he does in fact support him with all that he requires; then [Zevulun] becomes like an actual partner with him, and he will have an equal share in his Torah." If a particular Zevulun cannot afford to cover the expenses of Yissachar's household on his own, he should arrange with another one or two "Zevuluns" to share in the expense. The larger the share of the financial burden any one of them takes on, the greater his share in Yissachar's Torah.

The second option is supporting a *yeshivah* with a sum comparable to the cost of financing a partner's Torah study. The Chafetz Chaim writes that this does not mean "small donations of ten or twenty rubles a year." Everyone is obligated to support Torah in keeping with his means, including one who has personally learned and taught Torah. "And if he does so, his lot is fortunate, and he will certainly not lack a share in Torah."

The administration of the beis midrash of the Sdei Chemed in Chevron signed a contract granting a donor "a share and ownership... like Yissachar and Zevulun, in all the [Torah] which the students, their rabbis, and teachers learn in this beis midrash" (Aspaklarias HaTzedakah, p. 126).

There are three opinions among the *poskim* concerning the extent of the support a Zevulun should be providing for his Yissachar.

Fifty-fifty Split

According to the *Igros Moshe*, a Yissachar-Zevulun partnership means splitting all material and spiritual assets evenly between the two partners: if Zevulun makes a million dollar profit, five hundred thousand dollars go to Yissachar. So too, if Yissachar learns eighteen hours a day for the duration of the partnership, half of his eternal reward for that Torah study is credited to Zevulun. If a Zevulun is so wealthy that his fifty percent vastly exceeds the needs of a single Yissachar, he can divide it among several Yissachars – on the condition that each one will be comfortably provided for (*Igros Moshe, Yoreh Deah*, vol. IV, 37:6). Practically speaking, it is unusual to find a partnership undertaken on a strictly fifty-fifty basis.

Supplying Yissachar's Needs

Another opinion is that Zevulun should supply all of Yissachar's needs, so that Yissachar can dedicate all his efforts and abilities to Torah study. This includes ongoing expenses incurred by Yissachar and his family – food, clothing, housing, and tuition – as well as one-time expenses, such as the costs of a *bris*, *bar mitzvah*, or wedding in the family. Most Yissachars are not living on a lavish scale, and presumably, this will not require half of an affluent Zevulun's income. This view is in keeping with the opinion of the Chafetz Chaim in *Shem Olam* (ibid.).

Providing Assistance

A third opinion is that Yissachar and Zevulun should agree upon a set sum payable to Yissachar. It need not be half of Zevulun's income, or even all of Yissachar's needs;

it is financial assistance which makes it easier for Yissachar to learn full time. (See the *Chidda's* Responsa *Chaim Sha'al*, vol. II, 38: 44, and Responsa *Shevet HaLevi*, vol. X, 13).

2013 saw drastic cuts in the funding for kollelim in Eretz Yisrael. In response, a new initiative called Adopt-a-Kollel matches kehillos in the Diaspora with kollelim in Eretz Yisrael, with each member contributing a monthly sum, small or large, for ongoing support of a kollel's learning.

Setting Up the Partnership

How formal should a Yissachar-Zevulun agreement be?

Rabbeinu Yerucham⁶ rules that a Yissachar-Zevulun agreement requires an explicit agreement, stating that Zevulun will support Yissachar specifically in return for a share in Yissachar's Torah learning; he will not provide support unless Yissachar is actually learning.⁷

In addition, the agreement applies only to Torah that Yissachar will be learning in the future – it must be contracted before the fact, not after the fact. There is no way for Zevulun to acquire a share in the Torah that Yissachar has already learned in the past, and any attempt to do so is meaningless. What is more, if Yissachar does try to sell part of his past learning, he demonstrates that he does not really care very much for his *mitzvah*, and as a result, he loses it. He writes that the formal agreement between two partners is “like Yissachar and Zevulun,” indicating that the original Yissachar-Zevulun partnership was in fact an explicit agreement set up by the two parties before the fact (*Toldos Adam V'Chavah* 2:3). The *Rema* rules in keeping with Rabbeinu Yerucham (*Yoreh Deah* 246:1).

The *Minchas Yitzchak*⁸ explains Rabbeinu Yerucham's ruling. If the agreement is made beforehand, Yissachar is learning on the strength of the support provided by Zevulun, making Zevulun the cause of Yissachar's learning. Without him Yissachar would not be free to devote himself to Torah, so it is proper for the wealthy supporter to receive a share in Yissachar's Torah.

However, any Torah which Yissachar learned in the past – without any support or assistance, exerting himself and suffering for it – is not up for sale. How can the wealthy partner buy into it now, at his convenience? That Torah has already come to the world without his help, and he cannot purchase it after the fact (Responsa *Minchas Yitzchak*, vol. I, 100).

A Yissachar-Zevulun contract written by the Chazon Ish acknowledged Zevulun as the party enabling Yissachar's Torah learning: “An agreement was made between [Yissachar] and [Zevulun]. [Zevulun] will bli neder give [a designated amount] every month for a period of a year, beginning from [date], to [Yissachar], so that he can engage in Torah study. And for all his learning with the aid of this support, the

⁶ Rabbeinu Yerucham, a fourteenth century *Rishon* who lived in France and Spain, was a student of the *Rosh*. He wrote two halachic works first published in Constantinople in 1516.

⁷ The agreement does not require a written contract, witnesses, or a *kinyan* (*Igros Moshe, Yoreh Deah*, vol. IV, 37).

⁸ A ten volume collection of responsa by Rav Yitzchak Yaakov Weiss (1902-1989), noted *rav* and *posek*.

reward will be divided equally between the one learning and the one who supports him, as explained in the Rema on Yoreh Deah 246:1 (Kovetz Igros Chazon Ish, vol. I, 47).

Rav Dovid Sperber of Brasov⁹ derives from the *pesak* of Rabbeinu Yerucham and the *Rema* that a Yissachar-Zevulun agreement is not charity; it has the status of a legal partnership in every way. It follows that if Zevulun does not keep his side of the deal, Yissachar can legitimately take the case to *beis din*. The *beis din* can enforce the terms of the deal, including obligating Zevulun to take an oath if necessary (Responsa *Afrakasta D'Anyah*, vol. I, 57). It seems reasonable to suggest that the same would also be true if Yissachar does not abide by the agreement.

The Time Frame

Two partners agree to set up a Yissachar-Zevulun partnership, and settle on the terms. How long should their partnership last?

Rav Moshe Feinstein mentions two considerations. He writes that the duration of a Yissachar-Zevulun partnership should be long enough to allow Yissachar to devote himself to learning with the necessary peace of mind, and a few days or weeks clearly will not provide it. In addition, it should be a long enough time for Yissachar to grow significantly in Torah, which is the purpose of the partnership.

Practically speaking, how long would it take to meet these requirements? Rav Moshe suggests an answer derived from the *Gemara*. *Chazal* say that a Torah student can go away to learn for two or three years without his wife's permission (*Kesubos* 62b), because one year will not usually suffice for him to acquire extensive knowledge of Torah. Rav Moshe writes that the same principle would seem to apply in the case of a Yissachar-Zevulun agreement – it should be for at least three years.

However, since there is no direct, explicit source for the three-year period in the context of the Yissachar-Zevulun partnership, it is possible that a minimum of one year may also be enough. Yissachar will have grown in Torah during that year. When it ends, he will no doubt try to set up an arrangement which enables him to continue learning for many more years, until he truly becomes knowledgeable in Torah.

In sum, Rav Moshe concludes, the agreement should be for a minimum of three years. If it is difficult to find a Zevulun for this length of time, it should be for no less than a year – anything shorter will not give Yissachar the peace of mind necessary to learn without financial pressures (*Igros Moshe, Yoreh Deah*, vol. IV, 37).

Rav Elazar Menachem Shach, revered rosh yeshivah of Ponevitzh, used the following Yissachar-Zevulun contract, which specifies a period of a year: "We the undersigned acknowledge that an agreement was reached between us... that we will both have an equal share in the merit of the Torah that [Yissachar] learns, similar to Zevulun, the brother of Yissachar, and Azariah with his brother Shimon, as explained in Sotah 21... We have agreed upon a time period of a year" (Michtavim U'Maamarim, vol. 3, p. 75).

⁹ Rav Dovid Sperber (1875-1962), one of the great *poskim* in Rumania before the Holocaust and later in Jerusalem, was the author of many works of Torah, including the four volume Responsa *Afrakasta D'Anyah*.

Yissachar's Perspective

A Yissachar may be able to stay afloat on his own, whether by living very frugally or by working an hour or two a day to supplement his income. Which is the better choice: scraping by on his own, or entering into a partnership with a Zevulun?

One Yissachar reached an agreement with a G-d-fearing Zevulun, who committed to provide him with financial support every month. Yissachar was having second thoughts. Maybe he was not doing the right thing – perhaps it would be preferable for him to learn Torah in poverty, earning greater reward. He presented the following question to Rav Pinchas Zevichi, a contemporary *posek* in Jerusalem: was he better off giving up a share of his reward for Torah study, in return for circumstances which allowed him to learn more easily? Or was it more to his advantage to dissolve the partnership, so that he could retain the reward for his Torah in full? (Responsa *Ateres Paz*, vol. I, *Choshen Mishpat* 16).

Rav Zevichi responded that the lofty concept of learning Torah *mitoch hadechak* (in poverty) is applicable for someone who has no other option – there is no other way for him to learn except by living in poverty. If he prevails and continues learning despite the hardships, his reward is very great. However, if he does have an alternative option which enables him to learn without living in poverty, and without being distracted by financial concerns, he should certainly do so. On the contrary, Hashem wants us to be able to invest our maximum in Torah study, and freedom from financial worry will allow Yissachar to learn more and better. “Hashem *Yisbarach* does not want the burden and the poverty in and of themselves, G-d forbid, for what would that contribute to Him? Rather, what matters is the actual learning itself.”

Rav Zevichi then cites the following response to a question presented to Rav Yosef Chaim Sonnenfeld (*Salmas Chaim*, *Yoreh Deah* 503):

On the one hand, the *mishnah* in *Pirkei Avos* describes a life of Torah as poor in the extreme: “This is the way of Torah. Eat bread with salt, and drink a measure of water, and sleep on the ground, and live a life of deprivation, and toil in Torah. If you do so, you are happy and it is good for you. You are happy in this world and it is good for you in the World to Come” (*Avos* 6:4).

On the other, the *Gemara* writes that a *talmid chacham* is not permitted to live in a city where there are no vegetables available (*Eruvin* 55b). A supply of produce implies a higher standard of living than the bread and water in *Avos*. Isn't this a contradiction? What kind of life should a *talmid chacham* be living?

Rav Yosef Chaim Sonnenfeld's answer is very insightful. He writes that we should be prepared that even if reduced to bread and water, we would still learn Torah. At the same time, it is proper to live in a more comfortable locale, so that the poverty will not become more than we can bear, making it impossible to continue learning.¹⁰

¹⁰ It is interesting to note that Rav Sonnenfeld himself willingly endured a life of acute poverty for the sake of Torah, from the time he left home for *yeshivah* at age thirteen until the end of his life. Apparently he did not consider his own standard of living, poor even for the old *yishuv* in Jerusalem, to be particularly difficult.

In short, the most important issue is the learning itself. If Yissachar will learn better with financial backing, that is the most important consideration. Living in poverty when there are other options open will not add to the value of his Torah.

Rav Zevichi concludes by pointing out that Hashem obviously has the means to support those who study His Torah, supplying them with all their needs: “The silver is mine and the gold is mine, said Hashem” (*Chaggai* 2:8). Instead, He structured a system where Torah scholars need financial support from others, specifically for the benefit of our people’s Zevulun. Torah is “a Tree of Life for those who uphold it,” and the world cannot exist without the merit of Torah study. Every Jew needs to have a connection to Torah. This is why our Yissachars need the assistance of Zevuluns, who are not learning but can at least acquire a share in Torah by providing the necessary funds.

Choosing a Partner

Any investment in a Yissachar-Zevulun partnership is worthwhile. In some cases, the returns are nothing short of spectacular. The following detailed contract was drawn up by Rav Isser Zalman Meltzer, *rosh yeshivah* of Etz Chaim in Jerusalem, between a Zevulun who generously supported many Torah institutions, and an exceptional Yissachar, a young student at the *yeshivah* who more than lived up to his youthful promise.

“We the undersigned, on the one hand, R. Gershon ben Aryeh Yehudah HaLevi Levin, and on the other, the bachur Yisrael Yaakov, the son of R. Aharon Fisher, have made this contract between us, under the terms outlined below:

1. *R. Gershon Levin commits, G-d willing and bli neder, to provide financial support on a regular basis in the sum of three pounds¹¹ a month to the bachur Yisrael Yaakov ben R. Aharon Fisher, so that he will be able to learn with peace of mind and undisturbed, in order to be a partner in his Torah study, and he and his wife Esther Gittel, of blessed memory, will have half of the merit of his Torah study. This means that they will be absolute partners, with an equal share in his Torah study, like Yissachar and Zevulun.*
2. *The bachur Yisrael Yaakov Fisher commits to learn Torah in keeping with the condition explained in paragraph 1, meaning that he gives half the merit of his Torah study as an absolute partner, sharing equal parts in his study of the holy Torah, wherever he learns, whether in the yeshivah, at home, or in a private beis midrash, and also in any works of Torah novellae which he writes.*
3. *The bachur Yisrael Yaakov ben R. Aharon Fisher commits to learn bli neder with an average, normal level of diligence, in keeping with his abilities. He will study Shulchan Aruch Orach Chaim for approximately half an hour every day.*
4. *The term of the contract is until the time of his wedding, and also after his wedding for five years. And may a kindly G-d give us strength to fulfill this contract in its entirety.¹²*

¹¹ Three Palestine pounds in 1941 was the equivalent of approximately 130 pounds sterling or \$220 in 2015 currency.

¹² Due to circumstances which later arose, R. Levin was unable to carry out his part of the contract.

We have agreed upon all of this between us, of our own good will, on Sunday, 3 Sivan, 5701, in the holy city of Jerusalem, may it be rebuilt and reestablished.

We hereby bless the partners in this sacred undertaking in learning the holy Torah, and Hashem will give them success in all their ways. Signed on the above date, Isser Zalman Meltzer

When this contract was drawn up in 1941, Rav Yisrael Yaakov Fisher (1928-2003) was a mere thirteen years old. After years of diligent study, he went on to become the Av Beis Din of Jerusalem's Eidah Chareidis, a renowned posek, and the author of nine volumes of responsa entitled Even Yisrael.

Whistle While You Work

The struggle and stress involved in earning a living may often make it a joyless task. And yet the Torah tells generations of Zevulun, “Rejoice in your going out [to work].” A Zevulun’s work and business endeavors are far more than material, because they are directed to supporting Torah. Viewed from that perspective, earning for learning becomes a major accomplishment, beyond the dollars and cents.

Embarking on business or employment always holds an element of uncertainty: will we find a suitable job, and will the pay be sufficient for our needs? Will our business be successful? The *Ohr HaChaim* points out that the Torah assures “Zevulun” that he can rejoice even from the outset, as he prepares to go out to work. His support of Torah students makes him a *shaliach mitzvah* (an emissary dispatched to do a *mitzvah*). As such, his success is as good as guaranteed (see *Ohr HaChaim* on *Devarim* 33:18).

Zevulun needs Yissachar at least as much as Yissachar needs Zevulun. The opportunities are there and the rewards are great.