

May One Buy an Aliyah for Someone who Gave Him a Loan?

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Case: I borrowed money from a friend of mine from shul. After I paid him back, I wanted to express my gratitude for the loan by buying him an *aliyah* on Rosh Hashanah.

Question: Is it permitted for me to do that?

Answer: The definition of *ribbis d'ohraysa* is paying for time. When a person pays interest, he is in essence paying for more time to repay the money. Accordingly, the Torah's prohibition to pay extra money only applies as long as the loan is outstanding. Once it is repaid, the borrower would not be paying for any extra time by giving extra money; therefore, a gift given after the loan has been paid in full is not *ribbis d'ohraysa*.

Chazal, however, added on to the prohibition of *ribbis* in several ways. One form of *ribbis d'rabanan* that was instituted by Chazal is known as "*ribbis m'ucheres*," which refers to any gift given after the loan is repaid. Although giving such a gift is not forbidden *m'dohraysa*, it is forbidden *m'derabanan*. Most Poskim say that *ribbis m'ucheres* is only forbidden if it is made clear that the gift is being given as gratitude for the loan. The borrower would have to explicitly say he is giving the gift in order to receive a loan.

Alternatively, if he gave a present of such value that he normally never would have given or if he gave it immediately following the repayment of the loan, it is obvious that he gave the gift with that intention in mind. If, however, it is not clear that the present is connected to any loan, even if the borrower only gave it with the intention of expressing gratitude for the loan, it would not be forbidden as *ribbis m'ucheres*.

Buying someone an *aliyah* is a pretty large purchase that can cost a few hundred dollars. People don't usually buy *aliyos* for random strangers; therefore, since it would seem obvious that you are only buying it for him because of the loan, it would be forbidden to do so.