

Ribbis: Matters of Interest

Purchasing Items from the Store

*A neighbor borrows money to go shopping at the local supermarket.*

*The lender asks the borrower if they can buy an item for him as well, and adds*

*another few dollars for the purchase.*

*Is the lender transgressing any prohibition of ribbis by imposing this request on the borrower?*

Possibly.

The *Yerushalmi* actually uses such a case as an example of *ribbis devarim*.

However, the *Taz* explains that this prohibition only applies when done in a manner which creates “pressure” on the

borrower to comply. Since this can be the case many times, the lender must be

extremely careful to phrase the request in a way which will not create a pressure on the borrower to fulfill it.

An

example of such pressure might be when the lender requests the borrower go to a

different store “on their way” to the supermarket, or if the borrower had not

planned on coming back home until much later. Or if he asks him to purchase

something heavy which the borrower will have to shlep back. Another example quoted

in *Shulchan Aruch*, is

where the lender asks the borrower to stand outside and see if their friend is

coming. These cases warrant extra care in order to avoid the issue of *ribbis devarim*.

If

the borrower has done similar favors for the lender in the past, it would be permitted in any case. If he had *not* done so before,

although he definitely *would* have, had he been

asked, it should not be done (except in a soft-spoken manner which does not

create pressure).

It

goes without saying that the lender is forbidden to make the loan conditional

on his request being fulfilled (i.e., “My father doesn’t really want me to lend money, but if you get this for me, I guess I can lend you the money for a day or two...”).

If

the lender *pays* the borrower for the *tirchah* (effort) of purchasing the item

for him, it would be permitted.