

Ribbis: Matters of Interest

## USUAL AND UNUSUAL FAVORS

*May*

*a person do favors for someone he owes money to? For example, Reuven, who owes*

*Shimon money, was in a sefarim store and saw a sefer Shimon always wanted. May*

*he do him a favor and buy the sefer? What if they always exchange favors? What*

*if they became friends through the loan process?*

*A*

*teacher lent money to a student for a taxi ride home. May the student chip in*

*to buy the teacher a Chanukah present while the loan is outstanding?*

Many people will assume that

these questions, or those that follow, do not apply to them since they don't owe any serious money to anybody. However, this is a mistake.

As explained in the overview,

aside from borrowing money or commodities, the status of a "borrower" in *halachah* can be achieved in many ways.

Purchasing merchandise on credit falls into this category. Until the buyer pays

his bill he is considered a "borrower," and the seller, a "lender." Similarly, after workers complete a project or a repair, the employer is considered a "borrower" and the employees "lenders," as the job has ended and the wage payment is outstanding. Owing money for tuition is also considered borrowing.

When such titles are

conferred, the laws of ribbis will apply in some form or another.

One important ribbis

restriction is that the borrower may not benefit the lender in connection to the loan. Offering favors is viewed as overpayment, and therefore a form of ribbis. This is forbidden between friends just as between strangers, rich or poor.

However there are certain laws

related to extending favors which are sometimes relaxed between friends, depending on the level of friendship. People may know each other, but are not

necessarily considered friends. The parties must determine the level of friendship before extending or requesting favors.