

Ribbis: Matters of Interest

Favors for the lender

Regarding favors in ribbis, the

following levels of friendship and favors are discussed in *halachah*:

Acquaintances: Favors one would not have done

otherwise: A private favor the borrower

would not have done previously for the lender, may not be extended to the lender during the loan period (i.e., using the lender's alarm clock without permission) even with the lender's knowledge.

Friends: Favors they would have done: The borrower may extend or benefit

the lender with private favors he would have done regardless of the loan, even

though he may have never done so yet. Such favors require the borrower's knowledge, and cannot be offered in public.

Close friends: In this case, certain *poskim* allow even public favors if the favors had been extended previously (it does not suffice to assume he would have done them) and are not perceived as loan related. One must ascertain that

the favor is identical to the one extended previously. If he had always extended the favor even without knowledge (allowing to use the alarm clock when

not asked permission) then it would be permitted after as well. If the borrower

only extended favors with knowledge, he may not do so now without knowledge.

Therefore, one would be allowed to

buy a present only if he would have done so regardless of the loan.

Otherwise,

it is considered ribbis. This would be forbidden even after paying up the loan

(*ribbis meucheres*; see overview for ways to avoid this).

Rav Moshe Feinstein z"l writes that

becoming friends through a loan qualifies as friendship, and favors may be extended within the aforementioned parameters.

—

If a teacher lent a student money

for a taxi, the student may chip in for a chanukah present for the teacher. It is logical to assume that the student would have chipped in for the present regardless of the loan, and it would be permitted. It is probable that it would

not have the issue of being a public favor either, if done among a group of friends.

When the student is asked to give

an exceedingly large amount of money for the present, or if they usually do not

chip in for such presents, it would be prohibited.

It is important to note that the

above discussion applies only to favors; however, common courtesies, such as

holding a door open for someone, are permitted, regardless of their level of friendship. Treating a lender with disrespect is a lack of *hakaras hatov*.