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CREDIT GUARANTEED: ARVUT AND HONOR

By: Rav Tzvi Price

THE VALUE OF CREDIBILITY

One of the aspects of the study of Choshen Mishpat that makes it so extraordinary, is the way in which it combines razor-sharp logic and strict legalism, with the swirling emotion and drama that money seems to always engender. The Torah looks into a person's heart, understands the assumptions, the emotions, the motives that it finds there, combines that with Truth and Justice, and produces laws. Anyone who studies those laws senses that they are uncannily in touch with the human condition, and yet, never without an inner-core of Truth, Spirit, and Logic.

An example of this dynamic can be seen in Parshat Vayigash. Back in Parshat Mikeitz, Yehudah had made a promise to his father Yaakov that Binyamin would return home safely. "I will personally guarantee him; of my own hand you can demand him. If I do not bring him back to you, and stand him before you, then I will have sinned to you for all time..." said Yehudah. Now, in Parshat Vayigash, it was time for Yehudah to accept the consequences of that promise. After finding his goblet in Binyamin's sack, the all-powerful viceroy of Egypt (who, unbeknownst to Yehudah, was his brother Yosef) had declared that slavery would be Binyamin's punishment. Yehudah steps up and offers himself as Binyamin's replacement. After describing the special relationship that Yaakov has with his son Bin-

yamin, Yehudah pleads with the viceroy, "Now, therefore, please let your servant remain instead of the youth (Binyamin) as a servant to my lord, and let the youth go up with his brothers. For how can I go up to my father if the youth is not with me, lest I see the evil that will befall my father?"

The scene is one of tremendous pathos: a son, knowing that his father has a special relationship with another brother, a relationship that his father could not live without, sacrifices himself out of love for his father and takes the place of that brother as a slave, never to see his father again. One might think that there is no place for legalities or Talmudic reasoning here. However, Chaza"l see in this episode an opportunity to learn a very important principle of Jewish monetary law.

In Bava Batra 173b, the Gemara explains that Yehudah's promise to his father Yaakov to bring back Binyamin was not without legal ramifications. In fact, Yehudah's promise was that of a legal guarantor for Binyamin. In Choshen Mishpat, this type of obligation is called *arvut*. Rav Shamshon Rafael Hirsch, zt"l, explains that the word *arvut* is derived from the root meaning 'to mix.' *Arvut* describes a situation in which a person 'mixes' together a borrower with a lender by accepting responsibility for the borrower's financial obligation to the lender. In Yehudah's case, who was the other party whose legal obligation he was accepting when he guaranteed Binyamin's safe return?

Because of the famine that was going on at the time, all the brothers were in desperate need of food. However, in order to obtain grain from the storehouses of Egypt, the brothers needed Binyamin. The Egyptian viceroy had made that clear. In essence, all the brothers needed to "borrow" Binyamin from Yaakov,

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Parasha & Halacha Shiur Summary by Dayan Shlomo Cohen

GOVERNMENT WHERE ANYTHING GOES?

This week's parsha opens with the commandment to appoint law enforcement officers and judges, emphasizing the importance of a just legal system, followed by the appointment of a king, who must act modestly, and concludes with the halachot of going to war, obligating a Jew to act with the highest level of morality, even at this time of bloodshed and the ensuing super high flow of adrenalin, keeping his camp clean and acting with mercy towards his enemies. The obligation to leave an escape route for a surrounded enemy, is for this reason.

Chazal tell us that Jerusalem was destroyed because the courts were paskening according to the strict letter of the law, and not within its boundaries. (*lifnim me shurat ha din*).

The Shulchan Aruch paskens that an employee who accidentally causes his employer damage, should not only be exempt from paying

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GENERAL HALACHA

TUITION QUIZ:

Tough Questions for Schools and Parents

By: Rabbi Daniel Dombrove

The costs of living in the Orthodox community are rising every year. Along with regular expenses, the cost of Yeshiva tuition is also an increasing financial burden. Likewise, many schools are struggling with financial challenges and are having difficulty making ends meet. How can they pay their teachers when the parents do not pay tuition fees?

What are the *Halachic* considerations in collecting tuition from parents? And how far must parents go in order to pay their obligation?

AGGRESSIVE COLLECTION

Can the school act aggressively in collecting tuition?

The Torah says (*Shemot 22:24*):
‘Thou shalt not act as a creditor’.

There is an *Issur*, a Biblical proscription, of exerting excess pressure on one's debtor. Does this apply to pressuring parents to pay tuition?

The *Kesef Kadashim* rules that the above prohibition is limited to loans. However, when the Yeshiva grants an extension of the tuition payment, it may, at that point acquire the status of a loan, triggering the restriction of excess pressure. Furthermore, this prohibition is unique in that its only where it's certain to the lender that the borrower doesn't have the means to pay and we don't apply the regular rule of “*Safek D'Oraita L'Humra*” (one must stringent when in doubt regarding a Biblical prohibition).

USING A COLLECTION AGENCY

If the school is unable to collect tuition, are they permitted to turn the debt over to a collection agency?

The *Rema* is stringent, not allowing use of a gentile to collect a debt. The *Rema*, however, in the *Darcho Moshe*, his remarks on the *Tur*, allows selling a financial obligation to a gentile. The *Tumim* also allows using a gentile to collect where the other party is a *Gavra Alima* (a difficult individual). A practical means, perhaps, of efficiently collecting the tuition may be to publicize the delinquency if the other



party is uncooperative. Certainly one should consult with rabbinic guidance before exercising this option.

PUNISHING THE CHILDREN

If the tuition is not paid up and the parents are in arrears, may the child be sent home from Yeshiva?

A community is obligated to establish schools. If a parent cannot afford tuition, the community must provide for that individual (the *Vilna Gaon* explains that this is an obligation of *Tzedaka*.) The *Shulhan Aruch HaRav* says that this obligation should be split in the community according to wealth.

We must now determine whether our current school system can be called community schooling, or are our Yeshivas considered private institutions? There are a number of *Halachic* ramifications that can depend on whether we classify our schools as public or private.

If schools are perceived to be private institutions, one could argue that raising funds for parents who cannot pay tuition is not the obligation of the school, but rather the obligation of the entire community. The leaders of the community should arrange funding for such parents thus avoiding the terrible consequences of a child being sent away from school and learning.

However, if we view the schools as a fulfillment of the communal obligation, then we can suggest that the school board, or leaders within the school of some other capacity,

have taken over the responsibility of ensuring that every child merits a proper Torah education. It goes without saying, that there must be a consistency as far as how the schools project themselves.

OVEREXTENDING THE PARENTS

How far are the parents obligated to extend themselves in order to pay their tuition fees?

Paying tuition should be treated with at least as much respect as any other financial obligation (if a person is truly in need of *Tzedaka*, see the previous section for the details). As far as *Bal Talin* is concerned (the obligation for one to pay their financial obligation in a timely manner on the day of service), it is necessary for us to determine if the service provided by the school is like that of a worker, or considering that one is not paying the teacher directly, we would view it like a sale of goods in which case *Bal Talin* would not apply. Furthermore, if the school obligates the parents to pay in the beginning of the month, that may also cause us to view the service provided by the school as a sale (as a worker is generally paid at the completion of the job) and therefore there will not be an issue of *Bal Talin*. However, once the month ends, perhaps it transforms at that point into an obligation for the work, thus invoking *Bal Talin*.

The discussion on paying tuition debts can be an emotional and heated one. It is important to remember the *Halachic* rulings in every step of the tuition-collection process. This article is intended for educational purposes only, and when practically relevant, one should contact a competent *Halachic* authority.

MATTERS OF INTEREST

TRADING MEALS

A group of friends agreed to take turns sponsoring their weekly dinner at a local eatery. Each week a different one of the group would pick up the tab.

Since it is inevitable that the cost will vary slightly from week to week, is there a problem of ribbit if one meal is more expensive than a previous one?

May synagogue members rotate a weekly sponsorship of Seudat Shelishit or "lunch and learns"?

The Rema writes (*Orach Chaim* 170:13) that a person should not invite his friend to a meal by stating "Come eat with me as repayment for the meal I ate with you," as this would resemble ribbit if the second meal was more



lavish. Rather he should say, "Come eat with me today, and I will eat at your home on another occasion."

Therefore, in case #1 if the arrangement was conditional on each person honoring their part of the deal, there would be a problem of ribbit should a later meal be more expensive than the previous one.

Since this is hard to ascertain, friends should avoid making this a conditional agreement. Rather, they should specify that they do not hold each other accountable if they do not

keep their part of the deal.

In case #2 one may argue that purchasing *Seudat Shelishit*, even when formulated as a formal arrangement, is usually done with the intention of *kavod Shabbat*, and not with intention of repaying the previous *Seudat Shelishit*.

However, rotating sponsorship of weekly "lunch and learns" where sponsors presumably are *makpid* on being repaid, would be prohibited. Therefore, they should clarify that their agreement is not conditional, as above.

HALACHOT OF DAILY LIVING

Topics From The Gerald & Karin Feldhamer Ou Kosher Halacha Yomis

Meat and Dairy issues in vitamins



I have a vitamin pill that contains kosher liver. If I take this vitamin, will I become meaty?

HaRav Yitschak Yosef shlita in *Yalkut Yosef* (89:29) paskens like Rav Moshe Feinstein, zt"l (*Igros Moshe* YD 2:26) that if one swallows a meaty vitamin pill, one would not become meaty. The two reasons given for waiting six hours (i.e. that meat might be lodged between one's teeth, or that there might be

a lingering taste of meat) do not apply to a vitamin pill that is swallowed. Although we noted in a previous Halacha Yomit that the six hour waiting period applies even when the reasons are not applicable (lo plug), we do not invoke this principle for a vitamin pill which is meant to be swallowed and is not a food item. Even if one bit the vitamin pill, there is no requirement to wait six hours because this is not the normal way that it is meant to be taken.

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דף כ"א Eating the Orlah Skin?

דף כ"ב Imitation Milk & Meat

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and return him safely. However, Yaakov was not willing to "lend" Binyamin to his sons. Possibly, he did not trust that they would do all that they could to ensure his safety. After all, given what happened to their brother Yosef, they did not have the best track record. Only when Yehudah accepted upon himself to be a guarantor, an arav, for the brother's collective obligation, did Yaakov agree to the deal.

From the Gemara's discussion of this topic, Chazal's profound understanding of the human psyche and how that understanding forms the basis for the laws of Choshen Mishpat become apparent. The Gemara explains that without an accompanying kinyan (a legally proscribed method to show intent of obligation), a simple verbal promise to accept someone else's existing financial obligation is not legally binding. The deal is too one-sided on the part of the guarantor; the show of intent to accept the obligation, too flimsy. The guarantor is not legally bound to keep his word since he does not feel that he has received anything in exchange for it.

However, when a lender agrees to initiate a new loan to a borrower because a third party agrees to guarantee repayment of the loan, to accept *arvut*, then no kinyan is required, and a simple verbal agreement on the part of the arav is enough to be legally binding. If the

borrower defaults, the arav must repay the loan. Therefore, since Yehudah's promise convinced Yaakov to make the loan of Binyamin to the brothers, no act of kinyan was required and Yehudah's word alone was enough to legally obligate him.

What is different about accepting *arvut* on a new loan, and why does it not need to be accompanied by a kinyan? Chazal explain that in this situation the guarantor does, in fact, receive something from the lender in return for his willingness to guarantee repayment. He receives the pleasure of being accepted by the lender as a person of credibility. The lender would not have made the loan and put his money at risk had it not been that he believed in the guarantor's trustworthiness. Knowing that someone believes in you, trusts you, and is willing to take a risk because he is relying on your word is the cause for a deep psychological pleasure. It's the pleasure of credibility, and it's worth is more than you can imagine.

What makes a person feel good about himself? Psychologists have learned that one of the ways that parents can build the self-esteem of their child is to create controlled situations which provide an opportunity for the child to show that he is capable of being trusted. When it is appropriate, ask the child to do an errand for you, or accept his prom-

ise that he will be back at a certain time. With every successful task accomplished, with every promise kept, the child will develop an inner-knowledge of his trustworthiness, capabilities, and worthiness of respect. That inner-knowledge of credibility is the basis of a healthy self-image.

Arvut teaches us an important lesson. It teaches us the inherent value and immeasurable pleasure that is found in having credibility. Sadly, the maintaining of one's credibility is sorely undervalued in our society. We live in an age of deceptive advertising and Ponzi schemes, of discredited public figures and dishonourable leaders, of promises unfulfilled and expectations unmet. It's becoming almost the norm. Credibility is under attack and the enticements to lose our credibility are great. And so, it is imperative that we internalize the lesson that the Torah teaches us about *arvut*. We must understand that our credibility is worth more to our inner-self, to our true happiness, than any material gain that might come through doing something that causes us to lose that credibility. It might not be an easy lesson to learn, but well worth the effort.

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for that damage, but should also be paid his wages, requiring the employer to undergo a

financial loss in order to be merciful towards his employee. A secular judge would have no hesitation in ruling that the employer has every right to make his worker pay for the damage, and forfeit his wages too.

This is all part of being a light to the nations, as Chazal tell us.

Who said it was easy being a Jew?!

Shabbat Shalom

Dayan Shlomo Cohen

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