



Today's Daf In Review is being sent l'zecher nishmas Habachur Yechezkel Shraga A"H ben R' Avrohom Yehuda

Bava Metzia Daf Ayin Hey

MISHNA

- A person may not say to his friend "lend me a kor of wheat and I will give you back a kor of wheat later on at the threshing season". However, he may say "lend me a kor of wheat until my son comes back to unlock the door so that I can get my own wheat", or "until I find the key to my wheat". **Hillel** says, even this case is assur. Similarly, **Hillel** would say, a woman may not lend a loaf of bread to her friend for repayment of a loaf of bread unless they assess the value of the loaf at the time of the loan, because if not, and the price of wheat increases, it will be a problem of ribis.

GEMARA

- **R' Huna** said, if someone has a se'ah of produce, he may rely on it to borrow a se'ah from somebody else. If he has 2 se'ah, he may borrow two se'ah. **R' Yitzchak** said, even if someone has only one se'ah, he can rely on it to borrow many kor of produce.
 - **R' Chiya** taught a Braisa that supports the view of **R' Yitzchak**.

V'HILLEL OSER

- **R' Nachman in the name of Shmuel** paskened like **Hillel**.
 - The Gemara says, the halacha does not follow this view.

V'CHEIN HAYA HILLEL OMER LO SALVEH ISHAH...

- **R' Yehuda in the name of Shmuel** said, this is the view of **Hillel**, but the **Chachomim** argue and say one may lend a loaf of bread without assessing its value and may pay back with a loaf of bread without assessing its value.
 - **R' Yehuda in the name of Shmuel** also said, members of a group who are particular about giving to each other, and who trade items with each other on Yom Tov will transgress measuring, weighing, counting, borrowing and paying back, and according to **Hillel**, will also transgress the halachos of ribis.
 - **R' Yehuda in the name of Shmuel** also said, talmidei chachomim may borrow from each other with ribis, because they clearly know that ribis is assur, and they are therefore surely giving it as a gift, not as ribis.
 - **Shmuel** once said to **Avuha bar Ihi**, "lend me 100 peppers and I will give you back 120 peppers and it is mutar". This was based on the above teaching.
 - **R' Yehuda in the name of Shmuel** also said, a person is allowed to lend money to his children and members of his household with interest, so that they understand how bad ribis is for a borrower (so that they never lend with interest).
 - The Gemara says this should not be done, because it may have the opposite effect, and cause them to want to lend with interest.

MISHNA

- A person may say to his friend "you weed for me today and I will weed for you at a different time", or "you dig for me today and I will dig for you at a different time". However, he may not say "you weed for me and I will dig for you" or "you dig for me and I will weed for you" (the payment is different than the "loan" and therefore may be a ribis problem).
 - All the days of the dry season (summer) are considered to be the same (we don't worry about the slightly different lengths of the working days) and all the days of the rainy season (winter) are considered to be the same. One may not say to someone "plow with me in the dry season and I will pay you back by plowing with you in the rainy season".
- **R' Gamliel** says, there is interest paid in advance, and there is subsequent ribis. What does this mean? If someone sends a gift to a person so that he loan him money, that is advance ribis. If

someone borrowed money and after returning it sends a gift to the lender as a “thank you”, that is called subsequent ribis.

- **R’ Shimon** says, there is even interest with words. For example, a borrower should not give the lender information that he knows would be important to him, if he is telling this in consideration for having lent money to him.
- The following people involved with a loan with ribis are oiver a lav – the lender, the borrower, the guarantor, and the witnesses to the loan. The **Chachomim** say, even the sofer is oiver as well. They will be oiver for the lav of “lo sitein”, and for “ahl tikach mei’ito”, and for “lo sihiyeh lo k’nosheh”, and for “lo sisimun alav neshech”, and for “lifnei iver lo sitein michshol v’yareisa mei’Elokecha Ani Hashem”.

GEMARA

- A Braisa says, **R’ Shimon ben Yochai** said, we learn from the pasuk of “neshech kol davar asher yishach” that even words are assur as ribis. Therefore, if someone borrows money, and the lender is not someone that he normally says “hello” to, he may not then begin to say “hello”.

V’EILU OVRIN

- **Abaye** said, the lender is oiver on all the lavim listed in the Mishna. The borrower is oiver on “lo sashich l’achicha”, “uli’achicha lo sashich”, and “lifnei iver”. The guarantor and the witnesses are only oiver for “lo sisimun alav neshech”.
- A Braisa says, **R’ Shimon** said, people who lend with ribis lose more than they gain, and moreover treat Moshe Rabbeinu as if he were not smart and the Torah as if it were false, because it is as if they are saying “had Moshe realized how profitable it is to lend with interest he would not have made it assur in the Torah”.
- When **R’ Dimi** came from EY he said, the pasuk of “lo sihiyeh lo k’nosheh” teaches that if one lent money and knows that the borrower doesn’t have money to pay back, he may not even walk in front of the borrower.
 - **R’ Ami and R’ Assi** both said, a creditor who presses for payment subjects the borrower to two punishments. He darshens this from a pasuk that discusses pressing for payments and describes it as “fire and water”.
- **R’ Yehuda in the name of Rav** said, one who lends money without witnesses is oiver for “lifnei iver”. **Reish Lakish** said, he brings a curse onto himself.
 - The **Rabanan** told **R’ Ashi** that **Ravina** does everything that the **Rabanan** say to do. Trying to test him, one late Friday afternoon **R’ Ashi** asked **Ravina** to lend him some money. **Ravina** asked **R’ Ashi** to bring witnesses and write a loan document. **R’ Ashi** asked, “you don’t trust me!?” **Ravina** said, you certainly need a document, because you become involved in your learning and may forget that you even took a loan, which will bring a curse onto me.
 - A Braisa says, there are three people who cry out and are not answered: one who has money and lends it out without witnesses, one who acquires a master over himself, and one whose wife rules over him.
 - **Q:** What is meant by “one who acquires a master over himself”? **A:** Some say it refers to someone who tries to hide his money by saying it actually belongs to a goy. Others say this refers to one who gives his possessions to his children during his lifetime. Others say it refers to someone who is not successful in one town and does not move to a different town.

HADRAN ALACH PEREK EIZEHU NESHECH!!!