YERUSHALAYIM in/out times for KI TAVO
כ”א אלול הז”ב September 16-17, '22

казан 6:08PM Earliest (Plag) 5:27PM • 7:18PM R’ Tam 7:59PM

For other locales, click on Z'MANIM link

FIRST S'LICHOT

for Ashkenazim

Motza'ei Shabbat Parshat Ki Tavo (September 17th)
PRUZBUL

There is agricultural SH'MITA, which forbids certain activities in the fields and forbids use and regular sales of agricultural produce during and following the SH'MITA year.

And then there is SH'MITAT K'SAFIM - monetary Sh'mita.

A loan between fellow Jews are outstanding when a SH'MITA year concludes are considered canceled and not collectible.

Furthermore, the Torah is concerned that people will be reluctant to lend money to those in need, as the Sh'mita year draws to its conclusion, lest they not be able to collect on those loans.

The Torah emphasizes that one should not hesitate to lend to a fellow Jew in need, which is a big mitzva in the Torah.

It is also important to know that a borrower should still repay loans he received even after Sh'mita year. The lender must tell the borrower that the loan was canceled. The borrower should insist of repaying anyway.

There is one way to "protect" your loan from being Sh'mita-ized. If you turn your document of the loan over to a Beit Din for collection, the laws of Sh'mitat K'safim will not apply, and you will be allowed to demand repayment even after the Sh'mita year passes.

This is known as MOSEIR SH'TAROTAV L'VEIT DIN - turning over your documents to the court.

SH'MITAT K'SAFIM is in force on a Torah level only when YOVEL exists. Currently, YOVEL is on hold because the majority of the world's Jews do not (yet) live in Eretz Yisrael. And there are other factors that must be in place for Yovel to become active again.

In the meantime, SH'MITA - including Sh'mitat K'safim - is a rabbinic requirement.

This said, Hillel created a procedure to ease the process of "protecting" one's loans. And to encourage people to lend money to those in need of a loan.

His procedure is the PRUZBUL, a document which one signs, officially turning over all loans - with or without documentation. It is debated whether a PRUZBUL can work when Sh'mitat K'safim is a D'ORAITA, Torah Law. But in the meanwhile, each person who is owed money by a fellow Jew, should execute a PRUZBUL before this year, 5782, ends - in other words, by Erev Rosh HaShana.

I was originally planning to include a PRUZBUL form, for your convenience. Too many to choose from. Just to give you an idea:
There is a type of PRUZBUL - available in Hebrew or English, which is to be signed by three people who constitute a Beit Din, to whom you are turning over your due debts.

There is another kind of PRUZBUL, to be signed by two witnesses, in which you testify that you are hereby turning over loans due you to a specific Beit Din. This document includes the names of three prominent dayanim who constitute a BEIT DIN CHASHUV.

There are several websites which provide for an online PRUZBUL that you can fill out with your personal details and submit via the internet.

Some forms available provide for a man to include his wife with her own loans. Some say that wives need to write their own PRUZBUL.

Please note: That while a PRUZBUL is used to "protect" your loans, it is also - and maybe more importantly - used to "protect" a person in need of a loan from being denied such loan by one who is afraid that he will not be able to collect on such loan.

In other words, the PRUZBUL was invented to protect lender and borrower alike.

Put the word PRUZBUL or in Hebrew into a web search and see what you get.

Good luck. And SHANA TOVA.