

INTRODUCTION TO PRUZBUL YEAR 5782

This year, 5782 from Creation, is Shmitah. In addition to prohibitions on agricultural activities in the Land of Israel, there is a commandment to annul all debts from fellow Jews at the conclusion of this year. This commandment applies to Jews world wide and is not restricted to Israel. This is described in the Torah in Parshas Re'eh, (Devarim 15:1-12).

When the great sage, Hillel the Elder, saw that people were reluctant to lend money to the poor, for fear of losing the payment because of Shmitah, he ordained that one could avoid this annulment by assigning this task of debt collection to the Bais Din, the Jewish courts. The court is not prohibited from collecting the debt after Shmitah. This ordinance is called Pruzbul. If you do not file a Pruzbul form before the end of the Shmitah year, you are not allowed to request payments on any debts owed to you by fellow Jews, once the sun sets on Erev Rosh HaShana.

The technique of Pruzbul was enacted only for collecting debts from debtors who own land. If the debtor has no land, the creditor can deed him ownership of a Pruta's worth of land (25 cents) and then his loan can be included in the Pruzbul. One Pruzbul document is sufficient for all the loans, and need not itemize the debtors' names. The Pruzbul document should be kept in a safe and secure place by the creditor, so that he/she could present it to the borrower when requesting payment from a fellow Jew after Shmitah.

The technique of Pruzbul was intended for established Jewish courts with jurisdiction over monetary claims. We lack that system in the Diaspora, so many authorities, including Rabbi Moshe Isserles, the Ramo, permit the use of any three Jewish males, who are Torah observant, and not related to each other or to the lender or borrower. We offer here another option of using an established Bais Din in Israel which has such jurisdiction over monetary matters in their locale.

This brief review of Shmitah and Pruzbul is intended to facilitate the understanding and the observance of this mitzvah. Suggested texts for further study would be Rambam, Shmitah and Yovel: Chapter 9, and Shulkhan Arukh, Choshen Mishpat, Chapter 67.

What follows is a text in English for the Pruzbul, based on the text of Moreinu HaRav Moshe Feinstein, zt"l, as printed in the Igros Moshe, Volume 9, page 295.

PRUZBUL YEAR 5782

I, _____, hereby present to you, the Honorable Dayanim of the Bais Din in Beitar Illit, Israel,

Rav Tzvi Braverman, Shlita

Rav Shlomo Itzkowitz, Shlita

Rav Avrohom Nuterman, Shlita

all of the debts owed to me by fellow Jews, and all of my accounts receivable from fellow Jews, whether written in a document or verbal commitments, so you can collect them for me at your discretion. You are hereby authorized to collect for me all of the funds owed to me by fellow Jews, providing that they occurred prior to the date on this Pruzbul. In case the Honorable Bais Din will not expeditiously obtain the funds owed to me, it herewith empowers me to collect the debt myself, even after the conclusion of this year of Shmitah 5782, as ordained by the great sage, Hillel the Elder.

Signed today _____ Ellul, 5782, at the end of the year of Shmitah, in the city of _____,

State of _____ Country _____

Signature of Creditor _____

Signature of Witness _____

Witness _____

Signature of