



## Limmud Online Chavruta Project – 5774 – Shmita

### Introduction to the *Limmud Online Chavruta Project*

**Chavruta learning** (learning in pairs) is one of the oldest and most powerful Jewish learning techniques. The *Limmud Chavruta Project*, now an international collaboration, is also one of Limmud's oldest and best-loved traditions, at Limmud Conference in the UK and at Limmudim around the world. Teams from different countries put together a Chavruta source book, filled to the brim with traditional and modern Jewish and secular readings for study which hundreds of Limmudniks use for studying in pairs. It is a wonderful, formative experience, opening people's eyes to new concepts and ideas, and helping people to forge life-long friendships.

Now, you can continue the Limmud chavruta experience into your daily life!

Try studying it at home, with your family, with colleagues at work during a break, with friends, during your commute, or by Skype or internet.

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### Shmita – The Sabbatical year

**This year (2013-2014/5774)**, spread over 10 months (October-July), the Limmud Online Chavruta Project will be investigating the theme of **Shmita (the sabbatical year)**. This is particularly pertinent as the next Jewish year (2014-2015/5775) is a shmita year and this raises a lot of questions in modern Israel, as you will see in this series. The shmita is a biblically mandated once every seven year rest for the land – it is forbidden to plough the fields or reap the harvests. As a radical and difficult idea, many Jewish sources over the generations have a lot to say about this and the concepts that lie behind it, as we will explore.

We are blessed to have supporting this year's project with their expertise, **Hazon**, a New York based Jewish organisation trying to help create healthier and more sustainable communities in the Jewish world and beyond. Thus this series was created jointly with Limmud volunteers and Hazon Shmita Project staff and we are very excited about this collaboration. To learn more about the Shmita Project, visit [www.shmitaproject.org](http://www.shmitaproject.org)

Over the next 10 issues of the Limmud Online Chavruta Project, the following key questions will be explored in depth:

### KEY QUESTIONS:

- *The word 'Shmita' means 'release'. What is the 'release', on a personal and societal level, that the Shmita is trying to instill?*
- *What are the values at the core of the biblical sabbatical tradition? What are the challenges that might be associated with the implementation of the sabbatical tradition in this time?*
- *Can we make the sabbatical vision relevant today, adapted for a modern society? If so, how?*

## 7. Debt release

### Deuteronomy 15:7-11

<sup>7</sup>If, however, there is a needy person among you, one of your kinsmen in any of your settlements in the land that the Lord your God is giving you, do not harden your heart and shut your hand against your needy kinsman. <sup>8</sup>Rather, you must open your hand and lend him sufficient for whatever he needs. <sup>9</sup>Beware lest you harbor the base thought, 'The seventh year, the year of remission [of debts], is approaching,' so that you are mean to your needy kinsman and give him nothing. He will cry out to the Lord against you, and you will incur guilt. <sup>10</sup>Give to him readily and heave no regrets when you do so, for in return the Lord your God will bless you in all your efforts and in all your undertakings.

<sup>11</sup>For there will never cease to be needy ones in your land, which is why I command you: open your hand to the poor and needy kinsman in your land.

Translation: NJPS

### Mishnah, *Shevi'it* 10:3

A prozbul prevents the remission of debts [in the Sabbatical year]. This is one of the regulations made by Hillel the Elder. For he saw that people were unwilling to lend money to one another and disregarded the precept laid down in the Torah, "Beware that there be not a base thought in your heart saying..." (Deuteronomy 15:9). He therefore decided to institute the prozbul. The text of the prozbul is as follows: 'I hand over to you, the judges of the court, my loans, so that I may be able to recover any money owing to me from so-and-so at any time I shall desire'; and the prozbul was to be signed by the judges or witnesses.

Translation: Based on Soncino

Everyone seems to owe something, and most of us (including our cities) are in so deep it'll be years before we have any chance of getting out—if we have any chance at all. At least one in seven of us are already being pursued by debt collectors. We are told all of this is our own fault, that we got ourselves into this and that we should feel guilty or ashamed. But think about the numbers: 76% of Americans are debtors. How is it possible that three-quarters of us could all have just somehow failed to figure out how to properly manage our money, all at the same time?

**Debt Resistor's Manual, Strike Debt**

### דברים טו:ז-יא

<sup>7</sup>פִּי־יְהִי־בְךָ אֲבִיוֹן מֵאֶחָד אֶחֶיךָ בְּאֶחָד שְׁעָרֶיךָ בְּאֶרֶץ אֲשֶׁר־יְיָ אֱלֹהֶיךָ נָתַן לְךָ לֹא תֹאמַר אֶת־לִבְּךָ וְלֹא תִקְפֹּץ אֶת־יָדְךָ מֵאֶחֶיךָ הָאֲבִיוֹן: <sup>8</sup>כִּי־פָתַח תִּפְתַּח אֶת־יָדְךָ לוֹ וְהֶעֱבַט תִּעֲבִיטֵנוּ דֵּי מַחְסְרוֹ אֲשֶׁר יִחְסַר לוֹ: <sup>9</sup>הִשְׁמַר לְךָ פִּן־יְהִי־דָבָר עִם־לִבְּךָ בְּלִיעַל לֵאמֹר קִרְבָּה שְׁנַת־הַשְּׁבַע שְׁנַת הַשְּׁמִטָּה וְרָעָה וְרָעָה עֵינֶיךָ בְּאֶחֶיךָ הָאֲבִיוֹן וְלֹא תִתֵּן לוֹ וְקָרָא עָלֶיךָ אֱלֹהֵי וְהָיָה בְּךָ חַטָּא: <sup>10</sup>נָתַן תִּתֵּן לוֹ וְלֹא־יִרְעַע לְבָבְךָ בְּתַתֵּךְ לוֹ כִּי בְגִלְלֵי הַדְּבָר הַזֶּה יִבְרַכְךָ יְיָ אֱלֹהֶיךָ בְּכָל־מַעֲשֶׂיךָ וּבְכָל־מְשַׁלַּח יָדְךָ: <sup>11</sup>כִּי לֹא־יִחְדַּל אֲבִיוֹן מִקְרֵב הָאֶרֶץ עַל־פְּנֵי אֲנֹכִי מִצְוֶיךָ לֵאמֹר פָּתַח תִּפְתַּח אֶת־יָדְךָ לְאֶחֶיךָ לְעֵנֶיךָ וּלְאֲבִינֶיךָ בְּאֶרֶץ:

### משנה, שביעית יג

פרוזבול, אינו משמט. זה אחד מן הדברים שהתקין הלל הזקן, פשראה שנמנעו העם מלהלוות זה את זה ועוברין על מה שכתוב בתורה "השמר לך פן יהיה דבר עם לבבך בליעל" וגו' (דברים טו:ט), התקין הלל פרוזבול: ד זהו גופו של פרוזבול: מוסר אני לכם איש פלוני ופלוני הדינים שבמקום פלוני, שכל חוב שיש לי, שאגבנו כל זמן שארצה. והדינים חותמין למטה, או העדים:



The G'mach (acronym for *Gemilut Chasadim*, which means 'Bestowing Kindness') was transplanted to America at the end of the 19th century, with the first great wave of Jewish immigration from Eastern Europe. They provided interest-free loans to pay the rent or buy medicine at a time when there was no government-funded safety net, and provided capital to enable thousands of micro-entrepreneurs to stock a pushcart or buy a sewing machine in an era when their only alternative source of credit was loan sharks. These organizations often became founding or early members of their local Jewish federations.

### **Shana Novick, the director of the Hebrew Free Loan Society**

NOTE: Since its inception in 1892, the Hebrew Free Loan Society has provided more than \$220 million in interest-free loans, on a nonsectarian basis, to more than 865,000 borrowers in the New York Metropolitan area. Today, there are Hebrew Free Loan Societies all over the world.

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#### **Points to consider**

The text from Deuteronomy seems to understand that canceling debt is both an ideal and a challenge. What do you think about this tension? How can you understand this from the perspective of the giver? Of the receiver?

How does debt affect your life? Would you advocate for a national debt release policy today? What would need to happen for governments and banks to release some of this burden?

Hillel is famous for the story of standing on one foot and teaching that the 'entire' Torah can be distilled into the command to 'that which is hateful to you, do not do to your neighbor.' How do you think the *Prutzbol* fits in with this teaching?