

# Avissar Family Ribbis Initiative

## INTRODUCTION

People will encounter many common ribbis problems without ever realizing that they exist. Some may be questions of ribbis *deOraisa* which must be returned. Other times they can be *derabbanan* which one should be *machmir* (stringent) to return. In all cases they must be avoided. Chazal are very stringent about any form of ribbis, and elaborate on the punishment, *chas veshalom*, of one who is lax in this mitzvah.

It is a lot easier to achieve the status of a “borrower” than one may think. Aside from actual loans, owing money to a friend for minutes used on his phone or for soda at the canteen, can also create a lender-borrower relationship. Having someone buy light bulbs from the store on your behalf and telling him to keep the change when you repay him, may be a ribbis issue. Hence these halachos can apply more frequently than expected.