

Ribbis: Matters of Interest

BEFRIENDING WITH INTENTION TO BORROW

A rich man moves into the neighborhood with his family and obviously makes many friends. May one befriend him with the intention of borrowing from him in the future?

May a neighbor give the man a housewarming present so that he will agree to lend him money tomorrow?

If he did give presents, but learned that there is a ribbis issue, does he need to take the presents back?

Speaking

nicely to someone with the eventual intention to borrow from them, is not a problem of ribbis according to most *poskim* (who hold that there is no issue of *ribbis mukdemes* through words) though there might be a *chanifah* (flattery) issue.

According

to many *poskim* giving small presents is also permitted, unless one states clearly that they are giving it as an incentive to receive a loan, or if they would not have done so otherwise.

Even

then, it is only forbidden when the intention is to borrow in the *near future*.

Giving

large presents with the intention of receiving a loan in the near future is considered *ribbis mukdemes*.

This may apply even to someone who usually gives presents, since in our case he

is doing so with specific intent to borrow.

In

the event that one already gave the gift, they do not need to take it back.