

**Rabbinic Members:**

Rabbi Simon Benzaquen  
Rabbi Mordechai Farkash  
Rabbi Ben Hassan  
Rabbi Yechezkel Kornfeld  
Rabbi Sholom Ber Levitin  
Rabbi Solomon Maimon  
Rabbi Ron-Ami Meyers

**Av Beit Din:**

Rabbi Moshe Kletenik



## Va'ad HaRabanim of Greater Seattle

2 Elul 5775  
August 17, 2015

### Pruzbol

The Jewish Year 5775, which is drawing to a close, is a Shemita Year or Sabbatical Year. One aspect of the Shemita Year, the prohibition against working the land, only applies in the Land of Israel. The second aspect, a directive canceling all debts between Jews, applies not only in the Land of Israel, but throughout the entire world. Whenever one Jew owes another Jew money, and the debt is due, that debt is canceled by the Shemita Year. Understandably, the application of this law can create significant hardships.

Some two thousand years ago, Hillel the Elder instituted the legal device of Pruzbol. The Pruzbol is in effect a legal mechanism which transfers a private debt to the Beis Din, the Jewish Court. Shemita only cancels debts between individuals, not monies owed to the court. The court is able to collect the debt even after the Sabbatical Year. Furthermore, Jewish courts have the power to transfer assets and, as such, are able to transfer the court's lien to the original lender and make the lender the "agent of the court" to collect it. The court can then transfer title to these monies to the original lender. Through the use of this halachic device, which is perfectly legal, one may avoid the cancellation of debts.

### Instructions for Pruzbol Form

Laws of Pruzbol (see Choshen Mishpat, Siman 67):

1. At the end of the seventh year of the Shemita cycle, all loans are nullified, including credit agreements and wage agreements that have been converted to loan agreements. (As the guidelines regarding rental agreements that have been converted to loan agreements are complex, it is best to make a Pruzbol in such cases.)
2. One who wishes to collect loans after the Shemita year must make a Pruzbol before the time that the loans are nullified (i.e. the end of the Shemita year). Typically, this is done during the month of Elul.

The lender asks two men to serve as witnesses. (The individuals must be Torah observant men who are not related to one another, to the lender or to the borrower.) The lender declares before them: "You are my witnesses that I am submitting all of the loans that I have outstanding to the Beis Din of the Vaad HaRabanim of Greater Seattle, comprised of Rabbi Moshe Kletenik, Rabbi Sholom Ber Levitin, and Rabbi Ron-Ami Meyers, and I therefore may collect these loans at any time that I desire." The lender then fills in the Pruzbol form below as evidence that a Pruzbol was executed, and sends the form to the Vaad HaRabanim of Greater Seattle.

1. One may make one Pruzbol for all of the loans past due that one has extended. Therefore, the name of the borrower is omitted from the Pruzbol forms.
2. The borrower must have (even through "sekhirus") a lien on some amount of land on which the

Pruzbol can attach a lien, even a small amount of land. If one suspects that the borrower has no land, the lender may "sell" land to the borrower from one's own land. This is accomplished by one of the judges (or witnesses) handing a handkerchief to the lender by which all of the borrowers acquire a small amount of land from the lender.

3. The date that the Pruzbol is written must be recorded. The Pruzbol is effective for all loans made before that date. If one makes a loan after the date of the Pruzbol, a new Pruzbol must be written for that loan. If the lender suspects not to be able to find suitable judges for a new Pruzbol, the lender should lend the money and stipulate that the money cannot be collected until the Third of Tishrei which is after the completion of the seventh year.
4. Both men and women must fill out a Pruzbol. A married woman only needs to perform a Pruzbol if she has made loans with her separate assets.
5. If one writes a Pruzbol and it gets lost, there is no need to write a new Pruzbol to replace the lost one.

**PRUZBOL FORM BEFORE WITNESSES FOR SUBMISSION TO BEIS DIN OF  
VAAD HARABANIM OF GREATER SEATTLE**

In the presence of the undersigned two witnesses there appeared before us \_\_\_\_\_ who declared before us as follows:

"Be my witnesses that I am submitting all of the debts owed to me to the Beis Din of Vaad HaRabanim of Greater Seattle in Seattle, WA, comprised of the following judges (dayanim): Rabbis Moshe Kletenik, Rabbi Sholom Ber Levitin, and Rabbi Ron-Ami Meyers, so that I may therefore collect these debts at any time that I desire."

IN WITNESS WHEREOF, we hereby affix our signatures this \_\_\_\_\_ day of \_\_\_\_\_, 5775, here in \_\_\_\_\_.

Signed: \_\_\_\_\_

Signed: \_\_\_\_\_

Please send completed forms to the Vaad office to my attention. If you have any questions about completing the Pruzbol form please contact your Rabbi.

Sincerely,



Av Beit Din