

An Explanation of "Pruzbul"

WHAT IS A PRUZBUL? At the end of the Shemittah year, all loans or debts between Jewish people (men or women!) that are due before Rosh Hashonoh, are cancelled unless the creditor makes a declaration in front of Beis Din upon which Beis Din write a **Pruzbul** for him. The essence of the declaration is to hand over the debts to the Beis Din. The creditor is then free to collect these debts even after Rosh Hashonoh.

The **best** way to have a Pruzbul written is to come in person before the Dayonim - Rabbi Dovid Cohn, R' Sholom Segal and Mr Michael Lebrett - who will sit together on Sunday 29th Ellul 5775/13th September 2015 after Shacharis at 8.45am in the Shul. Both men and women will be able to avail themselves of this service.

If you will not be able to come to the Shul at the time stated, you could either make someone else a Shaliach (messenger) to make the declaration on your behalf in front of the Beis Din or (and this is better than making someone a Shaliach) you can print off the document below and follow the accompanying instructions

LIST OF INSTRUCTIONS

(1) The creditor should make the following declaration in front of two, or preferably three, men over Bar Mitzvah in any language that both the creditor and the witnesses understand, preferably in Hebrew.

"הן שנה זו היא שנת השמיטה ויש לי חובות בשטר ובעל פה עם אחרים. הריני מוסר לפני הרב דוד חיים בן ר' פלטי הכהן כהן והרב שלום בן ר' דוד אהרון הלוי סג"ל ור' מיכאל מאיר בן ר' שלמה יצחק לברט הדיינים שבשכונת צפון הנדון שבעיר לונדון שכל חוב שיש לי שאגבנו כל זמן שארצה"

"SEEING AS THIS YEAR IS THE SHEMITTAH YEAR, AND I AM, OR MIGHT BE, OWED MONEY BY OTHERS. I AM HANDING OVER ALL OUTSTANDING DEBTS OWED TO ME, WHETHER WRITTEN OR VERBAL, TO THE BEIS DIN COMPRISING RABBI DOVID COHN, RABBI SHOLOM SEGAL AND MR MICHAEL LEBRETT, SO THAT I MAY CLAIM THEM AT ANY TIME THAT I CHOOSE."

(These are the bold lettered sentences in the actual Pruzbul document)

(2) The witnesses then date and sign (in that order only) the **Pruzbul** document.

(3) This can be done at any time – day or night – providing that it is before Rosh Hashonoh.

(4) The **Pruzbul** document does not have to be sent to the Rav. Instead it is yours to retain as proof.

שטר פרוזבול

אנו העדים החתומים מטה מעידים בזה כי (Insert Name of (Creditor) אמר לפנינו: "הריני מוסר לפני הרב זוד חיים בן ר' פלטי הכהן כהן והרב שלום בן ר' זוד אהרון הלוי סג"ל ור' מיכאל מאיר בן ר' שלמה יצחק לברט הדיינים שבשכונת צפון הנדון שבעיר לונדון שכל חוב שיש לי שאגבנו כל זמן שארצה" והואיל ור' מסר מילי דפרוזבלא כדאמור רבנן כתבנו וחתמנו ביום..... אלול תשע"ה והאי שטרא דפרוזבלא כדנהגא מיומי דהלל הזקן וכתקין חז"ל. -----

נאום

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PRUZBUL DOCUMENT

We, the undersigned, testify that(Name of creditor) made the following declaration in front of us: **"I AM HANDING OVER ALL OUTSTANDING DEBTS OWED TO ME, WHETHER WRITTEN OR VERBAL, TO THE BEIS DIN COMPRISING RABBI DOVID COHN, RABBI SHOLOM SEGAL AND MR MICHAEL LEBRETT, IN NORTH HENDON, LONDON SO THAT I MAY CLAIM THEM AT ANY TIME THAT I CHOOSE."** Hebrew Date: Ellul 5775 -----

Signature of Witness

Signature of Witness

Signature of Witness