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BAIS HAVAAD HALACHA CENTER
290 River Avenue, Lakewood NJ 08701
1.888.485.VAAD (8223)
www.baishavaad.org
info@baishavaad.org
Lakewood • Midwest • Brooklyn • South Florida

לע"נ הרב יוסף ישראל
ב"ר משה גרוסמן זצ"ל

Dedicated in loving memory of
HaRav Yosef Grossman zt"l

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GREEN GOLD: ARE DOLLAR BILLS MONEY?

Adapted from the writings of Dayan Yitzhak Grossman
AP News reports:

James Kane has used a powerful magnet to fish all manner of junk from New York City waterways, but he says the stacks of \$100 bills he pulled from a safe were something else entirely...they estimate that the safe contained as much as \$100,000, though the bills were partly decomposed and stuck together...

The New York Police Department's public information office said in a statement that "the value and authenticity of the alleged currency" could not be determined due to its "severely disintegrated condition"...

Kane, 40, said he and Agostini, 39, plan to take their soggy money to the Bureau of Engraving and Printing in Washington to redeem it, though he acknowledged some portion of the bills will likely be too damaged to recover.¹

This is the BEP's "Mutilated

Currency Redemption" policy:

Lawful holders of mutilated currency may receive a redemption at full value when:

1. Clearly more than 50% of a note identifiable as United States currency is present, along with sufficient remnants of any relevant security feature; or
2. 50% or less of a note identifiable as United States currency is present, and the method of mutilation and supporting evidence demonstrate to the satisfaction of the BEP that the missing portions have been totally destroyed.

No redemption will be made when:

1. A submission, or any portion thereof, demonstrates a pattern of intentional mutilation or an attempt to defraud the United States. In such instances, the entire submission will be destroyed or retained as evidence.
2. A submission appears to be part of, or intended to further, any criminal scheme. In



PARSHAS NASO GREEN WITH ENVY

Excerpted and adapted from a shiur
by Dayan Yosef Greenwald

You shall not covet your fellow's house. You shall not covet your fellow's wife, his manservant, his maidservant, his ox, his donkey, nor anything that belongs to your fellow.

Shmos 20:14

The Rambam (Sefer Hamitzvos, Lo Sa'aseh 265; Hilchos Gzeilah Va'aveidah 1:9) explains that *lo sachmod* prohibits desiring something belonging to another and devising a plan to obtain it, but one violates the prohibition only if an act of acquisition follows the feeling—e.g., if he pressures the owner to sell it to the point that he does so, unwillingly. (If he just steals it, he violates *gzeilah* rather than *chemdah*.) The Rambam also writes that *lo sis'aveh* (in the second *Dibros*) includes scheming to coerce someone to sell *without* following through.

The Ra'avad disagrees, maintaining that *chemdah* forbids acquiring the item by brute force, so it is only violated by giving the owner money and seizing the object. If the owner is persuaded, even under duress, *lo sachmod* was not violated.

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such instances, the entire submission will be destroyed or retained as evidence.

3. A submission contains a material

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¹ Joseph B. Frederick and Karen Matthews. New York magnet fisher catches safe full of soggy \$100 bills, he says. AP News. <https://apnews.com/article/magnet-fisher-catches-cash-filled-safe-d51a0d85aacc0f55207fab444cc016>

Going Green

Q I purchased flowers and other plants in honor of Shavuot. May I transfer them from one vase to another on Yom Tov?

A Plants that were designated for decorative use before Shabbos or Yom Tov are not *muktzeh* and may be moved as needed (O.C. 108:23).

The Rama (O.C. 336:11) addresses a different concern: "It is permitted to place branches in water on Shabbos, provided they don't have flowers, which open from the moisture." Any act that stimulates development of a plant is a *toldah* of the *melacha* of *zorei'a* (planting) and forbidden on Shabbos and Yom Tov.

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O&A from the
BAIS HAVAAD
HALACHA HOTLINE
1.888.485.VAAD(8223)
ask@baishavaad.org

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misrepresentation of facts.

4. Fragments and remnants presented are not identifiable as United States currency.
5. Fragments and remnants presented which represent 50% or less of a note are identifiable as United States currency, but the method of destruction and supporting evidence do not satisfy the Treasury that the missing portion has been totally destroyed.²

Several years ago³ we wrote the following:

Two centuries ago, *poskim* debated the halachic status of a then-novel form of money: banknotes—negotiable promissory notes, made by a bank or other licensed authority, payable to the bearer on demand—the precursors of modern paper money. The primary question was whether they are considered money (*ma'os* or *matbeia*), have inherent value (*gufo* mamon), and are the equivalent of the metal coins which had been traditionally used as money. Alternatively, perhaps they are only considered documents (*shtaros*), i.e., financial instruments, which are not *gufo* mamon. Most *poskim* considered them *ma'os* and *gufo* mamon, albeit for a variety of different reasons:

R' Meshulam Igra argues that the defining characteristic of *shtaros* is that even if they are destroyed, the value they represent is still accessible if the underlying facts can be established. This is not the case with banknotes, where the issuer is exempt from payment if the notes have been destroyed, even if witnesses testify to the destruction...⁴

In a footnote to that article, we asserted that as per the BEP policy cited above, R' Meshulam Igra's statement regarding banknotes that "the issuer is exempt from payment if the notes have been destroyed, even if witnesses testify to the destruction" is not the case with modern paper money, at least in the case of United States currency.

The truth is, however, that this was likely an error on our part. In accordance with the governing regulation, the BEP will only replace mutilated currency if it is at least partially still present, but not if it has been totally destroyed:

No relief will be granted on account of lawfully held paper currency which has been totally destroyed.⁵

R' Meshulam Igra would therefore probably consider modern U.S. currency as well to be *gufo* mamon, since the BEP will not replace totally destroyed currency, apparently even if the fact of its destruction has been satisfactorily established.

Later in that article, we asserted that

While there is a minority view that banknotes are indeed considered *shtaros*,⁶ the halachic

consensus is that they are not.⁷

It should be noted that the minority position was held by several leading nineteenth-century authorities—including, apparently, R' Meshulam Igra himself, as reported by R' Shlomo Drimer (the Bais Shlomo), who endorses this view in the context of a courier's liability for the loss of money entrusted to his care:

And if this money was in the form of banknotes...it is anyway impossible to hold the courier liable, because the gaon of Lisa (R' Yaakov Lorberbaum, the Nesivos Hamishpat)...writes unequivocally that they are *shtaros* and one may not redeem a firstborn son with them.

And so I heard in my youth from elder *talmidei* chachamim that this is how the outstanding gaon Maharam (R' Meshulam) *zt"l*, the *av* bais din of Pressburg, ruled when he was *av* bais din of Tysmenytsia, in a case similar to ours that came before him, and he exempted the agent/custodian from responsibility for banknotes that had been sent with him.

And although the Chasam Sofer utterly rejected this position and wrote that banknotes do not have the status of *shtaros*, I have elsewhere argued at length that his words are not at all compelling to reject the words of the aforementioned geonim, and we certainly cannot exact compensation from one who is in possession (*muchzak*)...

This ruling of R' Meshulam Igra seems inconsistent with his view cited above (from his published *teshuvos*) that banknotes are indeed considered *gufo* mamon; perhaps he changed his mind between the two cases, or perhaps the rules governing banknotes (or his understanding of those rules) changed between them.

In any event, as we have noted, despite the fact that such eminent authorities as the Nesivos, R' Meshulam Igra (in the case cited by Rav Drimer), Rav Drimer, and R' Shlomo Kluger⁸ consider banknotes to be *shtaros* rather than currency, the consensus of halachic authorities is that banknotes are indeed considered currency and not *shtaros*. Nevertheless, some *Acharonim* recommend against using them to redeem a firstborn son (which requires currency or assets that are *gufo* mamon rather than *shtaros*)^{9,10}, a position entertained by the Chasam Sofer himself, despite his considering them to definitely be currency and not *shtaros* in other contexts.¹¹

The Chazon Ish, however, maintains that banknotes may even be used to redeem a *bechor*,¹² and R' Asher Weiss considers this to be the *ikar* lahalachah, particularly in our times:

For only prior to several decades ago... banknotes of states were supported by the

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According to many *Acharonim*, a branch without flowers may only be placed into water on Shabbos if it had been removed from that very water earlier the same day.



RAV ARYEH FINKEL

Others allow placing it in any water, but that opinion should only be relied on *bedieved* (Mishnah Brurah *ibid.* 54). So neither flowers nor other plants may be transferred to another container on Yom Tov unless the new one is dry.

Removing flowers from water is permitted, as it is not comparable to picking them from the ground—which violates the *melacha* of *kotzeir* (harvesting)—because they are not alive and growing in the water, only staying fresh (Shmiras Shabbos Kehilchasah 26:26). If the plant grew roots in the water, it may not be removed on Shabbos or Yom Tov (*ibid.*).

It stands to reason that a branch whose flowers are already fully open may be returned to water, but the Shmiras Shabbos Kehilchasah (*ibid.* footnote 98) is unsure about this. The Chut Shani (10:3) allows it, even if the flowers have only begun to open and water will open them further.

If you need to add to the water in the vase, you may do so on Yom Tov (Shmiras Shabbos Kehilchasah *ibid.*) but not on Shabbos (Mishnah Brurah *ibid.* 54).

silver, gold, and similar assets in state vaults, and there was a kind of obligation upon every state to pay anyone who came and asked to redeem his money. But in our times, there is no connection between the amount of a state's banknotes and the silver and gold in its vaults, and what determines the amount of money that a state prints is only the influence of the quantity of money upon the economic systems, for an increase in the money supply causes the rising of prices ("inflation"). And if so, it appears logical that banknotes are not considered proof of some separate obligation at all, and they are not similar to *shtaros* and are absolutely *gufo* mamon.¹³

2 The Bureau of Engraving & Printing—Mutilated Currency Redemption. <https://www.bep.gov/services/mutilated-currency-redemption>.
3 Crypto-Judaism: Is Bitcoin Money? Bais Havaad Halacha Journal, Aug. 19, 2021.
4 Shu"t R' Meshulam Igra C.M. siman 16, and cf. Shu"t Maharsham chelek 2 siman 100.
5 Code of Federal Regulations, 31 CFR 100.6.
6 See Shu"t Bais Shlomo C.M. siman 34, Chochmas Shlomo beginning of siman 292 (and cf. end of siman 74) and Shu"t Halef Lecha Shlomo C.M. siman 6. Cf. Shu"t Machanei Chaim chelek 2 E.H. siman 26.
7 Minchas Pitim C.M. end of siman 303, Shu"t Zkan Aharon chelek 1 (C.M.) siman 98 end of s.v. Ulefi ha'amur, Aruch Hashulchan C.M. 68.9 (with regard to negotiable banknotes usable as currency).
8 See n. 6.
9 Shulchan Aruch Y.D. 305.3.
10 Shu"t Chesed LeAvraham kama Y.D. siman 95, Aruch Hashulchan Y.D. 305.18.
11 Shu"t Chasam Sofer Y.D. siman 134, but cf. *ibid.* C.M. end of siman 187 s.v. Veridon habanki and siman 153 s.v. Vegam bechalpin, Cf. Erech Shai C.M. beginning of siman 203, Shu"t Oneg Yom Tov Y.D. siman 102.
12 Chazon Ish Y.D. end of siman 72, 8-10 (cited by R' Asher Weiss, see next footnote).
13 Shu"t Minchas Asher chelek 1 siman 47 p. 155.

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The Ibn Ezra takes a third approach: One violates *lo sachmod*

just by scheming to take another's possessions. This is because a person must realize that Hashem

has given him everything he needs, and someone who recognizes this does not covet.

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