

כיון דכי לית ליה לא יהיב ליה כולי -

Since that when he does not have, he does not give him, etc.

Overview

The גמרא explains the reason why there is no איסור רבית (even though he is deducting the תרומה at a very low price¹) is because the מלוה is not assured of payment, for if his fields do not produce (so there is no תרו"מ), the כהן will not have to pay him back.²

תוספות responds to a difficulty:

והא דאסר רב בפרדיסא³ באיזהו נשך (שם דף עג,א) אף על גב דאית ביה תיוהא -

And this which רב forbade,⁵ in פרק איזהו נשך, the practice of פרדיסא, even though there can be spoilage in the grapes; why is our case different?

תוספות responds:

הכא התירו משום תקנת' כהן:

Nevertheless here they permitted it because of the benefit to the כהן.

Summary

The היתר of a possible loss to avoid the איסור רבית is not universal.

Thinking it over

Is פרש"י בד"ה ואין תוספות question also according to

¹ See תוס' ד"ה ופוסק [TIE footnote # 4].

² The agreement was that the payment will be from תרו"מ. Therefore since he is not assured of payment we allow him to deduct the loan at the lower price

³ See ד"ה פרדיסא רש"י who writes; ולוקחין אחר שהן בוסר או סמדר; אבל עדיין לא הגיעו לביכור.

⁴ We see that in the case of פרדיסא even though there is a possibility that they will lose their money (by תיוהא), nevertheless רב is אסר, so why here it is permitted because there may be spoilage.

⁵ The buyers would pay a much lower price in advance, so they are receiving interest on their prepayment.

⁶ This way the כהן can receive a loan before the harvest season. However there by פרדיסא there is no pressing need.

⁷ See תוס' ד"ה ופוסק (footnote # 6) and 'Thinking it over' (here) זיו הים.