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## Stories with a Twist [323]

### Go Exchange It for Her, And Write on My Tablet: This Was a Bad Transaction

Insights into Babylonian Talmud, Bava Kamma 99b



#### Background to Our Story

#### Money Changing in Ancient Times



Money changing was very common in the Roman Near East, where there was a proliferation of currency systems and standards. In Palestine, as in Egypt, each district had its *basilikai trapezai* ("royal bank") retained from Hellenistic times (Jos., Life 38), and probably each village had its own money changer (cf. Sif. Deut., 306).

In the period of the Second Temple vast numbers of Jews streamed to Palestine and Jerusalem "out of every nation under heaven" (Acts 2:5), taking with them considerable sums of money in foreign currencies. This is referred to in the famous instance of Jesus' driving the money changers out of the Temple (Matt. 21:12). Not only did these foreign coins have to be changed but also ordinary deposits were often handed over to the Temple authorities for safe deposit in the Temple treasury (Jos., Wars 6:281-2). Thus Jerusalem became a sort of central bourse and exchange mart, and the Temple vaults served as "safe deposits" in which every type of coin was represented (TJ, Ma'as. Sh. 1:2, 52d, and parallels).

The business of money exchange was carried out by the *shulḥani* ("exchange banker"), who would change foreign coins into local currency and vice versa (Tosef., Shek. 2:13; Matt. 21:12). People coming from distant countries would bring their money in large denominations rather than in cumbersome small coins. The provision of small change was a further function of the *shulḥani* (cf. Sif. Deut., 306; Ma'as Sh., 2:9). For both of these kinds of transactions the *shulḥani* charged a small fee (*agio*), called in rabbinic literature a *kolbon* (a word of doubtful etymology but perhaps from the Greek *κόλλυβος* "small coin"; TJ, Shek. 1:6, 46b). This premium seems to have varied from 4 percent to 8 percent (Shek. 1:6, et al.).

The shulḥani served also as a banker, and would receive money on deposit for investment and pay out an interest at a fixed rate (Matt. 25:27), although this was contrary to Jewish law.

Thus, the shulḥani fulfilled three major functions: (a) foreign exchange, (b) the changing of large denominations into small ones, and vice versa, and (c) banking. Three terms for "money-changer" are found in the New Testament: (a) kermatistēs (John 2:14), (b) kollybistēs (Matt. 21:12), and (c) trapezitēs (literally, shulḥani; Matt. 25:27, et al.) It seems probable that these three terms correspond to the three functions of the shulḥani outlined above. Thus kermatistēs, from kermatizō. "to cut small," is one who gives small change; kollybistēs, from kollybos, changed foreign currency; while the trapezitēs was a banker (from trapeza, "table").

The shulḥanim in Jerusalem used to set up their "tables" in the outer court of the Temple for the convenience of the numerous worshipers, especially those from foreign countries (Matt. 21:12–13). Excavations around the Temple walls have uncovered stores or kiosks, some of which, it has been surmised, were occupied by money changers. The Mishnah states that on the 15<sup>th</sup> of Adar, every year, "tables" were set up in the provinces (or in Jerusalem) for the collection of the statutory annual half-shekel, and on the 25<sup>th</sup> of Adar they were set up in the Temple itself (Shek. 1:3). The activity of the Jewish banker, shulḥani, was of a closely defined nature, as his transactions had to be in accordance with the biblical prohibition against taking interest (ribit). The Talmud records much information relating to his activities. An additional and interesting feature of his business was the payment on request of sums deposited with him for that purpose (BM 9:12).

### The Text: Babylonian Talmud Bava Kamma 99b

אייתמר: המראה דינר לשולחני ונמצא רע, תני תדא: אומן – פטור, הדיוט – חייב; ותניא אידך: בין אומן בין הדיוט – חייב!  
אמר רב פפא: כי תניא אומן פטור – כגון דנכו ואיסור, דלא צריכי למיגמר כלל. אלא במאי טעו? טעו בסיבתא חדתא, דההיא שעתא דנפק מתותי סיבתא.

ההיא איתתא דאחזיא דינרא לרבי תניא, אמר לה: מעליא הוא. למחר אתאי לקמיה, ואמרה ליה: אחזיתיה, ואמרו לי בישא הוא, ולא קא נפיק לי! אמר ליה לרב: זיל תלפיה ניהלה, וכתוב אפוקסי: "דין עסק ביש".

ומאי שנא דנכו ואיסור דפטירי – משום דלא צריכי למיגמר? רבי תניא נמי לאו למיגמר קא בעי!

רבי תניא, לפנים משורת הדין הוא דעבד. כדתני רב יוסף: "והודעת להם" – זה בית חייקם. "את הדרך" – זו גמילות חסדים. "ילכו" – זו ביקור חולים. "בה" – זו קבורה. "את המעשה" – זה הדין. "אשר יעשו" – זו לפנים משורת הדין.

It was stated: one who presents a dinar to a money changer to assess its value or authenticity and the money changer declares it valid, and it is found to be bad, i.e., invalid, causing its owner a monetary loss, it is taught in one *baraita* that if the money changer is an expert, he is exempt, while if he is an ordinary person he is liable.

And it is taught in another *baraita* that irrespective of whether he is an expert or whether he is an ordinary person, he is liable to pay for the owner's loss.

To reconcile the *baraitot*, Rav Pappa said: When the *baraita* teaches that an expert is exempt from liability, it is referring to renowned experts such as the money changers Dankhu and Issur, whose expertise is so great that they do not need to learn about assessing currency at all.

The Gemara asks: But if they are so proficient, in what did they err?

The Gemara answers: They erred regarding a coin from a new press, which at that time was leaving the press, and they did not know its value.

The Gemara relates: There was a certain woman who presented a dinar to Rabbi Ḥiyya to assess its authenticity. He said to her: It is a proper coin.

The next day she came before him and said to him: I presented it to others, and they told me that it is a bad dinar, and I am not able to spend it. Rabbi Ḥiyya said to Rav: Go exchange it for her and write on my tablet [*apinkasi*]: This was a bad transaction.

The Gemara asks: But what is different about Dankhu and Issur, who are exempt due to the fact that they do not need to learn about assessing currency? Rabbi Ḥiyya too did not need to learn, as he was also an expert.

The Gemara responds: Rabbi Ḥiyya was not actually required to return a dinar to this woman, but when he did so he acted beyond the letter of the law. This is as that which Rav Yosef taught concerning the verse: "*And you shall show them the way wherein they must walk, and the work that they must do*" (Exodus 18:20): "And you shall show them"; this is referring to the core of their existence, i.e., Torah study, which is the source of life. "The way"; this is referring to acts of kindness. "They must walk"; this is referring to visiting the sick. "Wherein"; this is referring to the burial of the dead. "The work"; this is referring to conducting oneself in accordance with the law. "That they must do"; this is referring to conducting oneself beyond the letter of the law.



**Explaining the Story** - What is going on in our story? (Explain the sequence of events)

### Comprehension and Analysis Questions

**?** Why is the expert money changer exempt from liability if he makes a mistake? Why is an ordinary person liable?

**?** According to Rav Pappa, who qualifies as an “expert”?

**Bonus ?** How do we know that Dankhu and Issur were expert money changers?

Answer 1

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Answer 2

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**?** If Dankhu and Issur were expert money changers, why did they err?

Answer 1

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Answer 2

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**Extra Bonus ?** If Rabbi Ḥiyya was also expert, why was he required to exchange the coin to the woman?

**?** What does Rabbi Ḥiyya mean by the expression “this was a bad transaction”?

**Bonus ?** Why does Rabbi Ḥiyya write “this was a bad transaction” on his tablet?

Answer 1

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Answer 2

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**Bonus ?** The Sages believe that there is always room to learn more. What does it mean in the context of our story “they do not need to learn”?

**Bonus ?** Why did Rabbi Ḥiyya act beyond the letter of the law?

**“The Twist” – Or the Lessons We Can Learn from This Text.**

- ! Being Rabbi Ḥiyya: an expensive proposition!



Our simple story highlights the difference between “normal experts,” like Dankhu and Issur, and experts like Rabbi Ḥiyya.

As a community leader, Rabbi Ḥiyya understands that it is not enough for him to act in accordance with the law’ he must act beyond the letter of the law. When Rabbi Ḥiyya erred in his assessment of the coin, he asked Rav to absorb the cost of his mistake and exchange the coin to the woman. He also instructed Rav to write it down on his tablet, to remind himself and all of us, that for community leaders, being held to higher standards and expectations, comes with the territory.