

# The Weekly Daf



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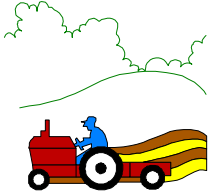
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Bava Metzia 65-71 Week of 18 - 24 Elul 5754 / 25 - 31 August 1994

Rav Weinbach's insights, explanations and comments for the 7 pages of Talmud studied as part of Daf Yomi during the above dates

## Dedication line

## When a Discount Counts

	Case 1	Case 2
<b>The Cases:</b>	<p>A landlord says to a tenant about to rent his house for a year: "If you pay me in advance I will charge you ten <i>sela</i> for the entire year. But if you pay me at the end of each month I will charge you a <i>sela</i> for each month."</p> 	<p>A seller says to the buyer of his field: "If you pay me now I will charge you a thousand <i>zuz</i>. But if you want me to wait until you sell your crops and raise the cash I will charge you 1200 <i>zuz</i> for the field."</p> 
<b>The Ruling:</b>	In the first case this is a legitimate arrangement but in the second case such an arrangement is forbidden because it is a form of usury.	
<b>The Reason:</b>	Rent is not due until the end of each month and the real price is 12 <i>sela</i> for the year. The landlord is therefore only offering a discount on the rent if paid in advance and there is no usury. The buyer of a field, however, is obligated to pay immediately so that any extra amount he pays for the privilege of holding on to this money is considered usury.	

Bava Metzia 65a

## A Different Kind of Credit Rating

**"When you shall lend money to My people, the poor man who is with you"**

is the Torah's way of establishing an order of priority as to whom you should offer an interest-free loan from limited funds.

- A fellow Jew comes before another even if the latter is paying interest.
  - A poor man takes precedence over a prosperous one.
    - A needy relative comes before a needy neighbor, and
      - A needy townsman comes before a needy man from another community.

(The same set of priorities also applies to charity – Shulchan Aruch Yoreh Deah 251:3.)

Bava Metzia 71a