**When a Discount Counts**

**The Cases:**

**Case 1**
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 sela for the entire year. But if you pay me at the end of each month I will charge you a sela for each month."

**Case 2**
A seller says to the buyer of his field: "If you pay me now I will charge you a thousand zuz. But if you want me to wait until you sell your crops and raise the cash I will charge you 1200 zuz for the field."

**The Ruling:**
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.

**The Reason:**
Rent is not due until the end of each month and the real price is 12 sela 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.

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**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 A ruch Yoreh Deah 251:3.)

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Bava Metzia 65-71
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