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Case: We discussed in the previous session how not divulging important information or rationalizing one's business conduct often serves as a "red flag" that one may need to ask a *shaila* as to the permissibility of the act.

Question: What is a real-life example of a problematic case where a person's conduct may have been ethically and halachically compromised?

Answer: A classic example of such behavior would be a real estate manager who manages someone else's apartment building. He is thus making business decisions concerning their property, such as paying for the electric bill.

Is it permitted for the manager to pay the bill on his own credit card, which includes a 1.5 % interest fee for commercial accounts, so that he can get points from it? In this case, the manager would be reimbursed for the payment, but the manager would benefit from the deal in that he receives points on the entire sum (including the 1.5% fee).

In this case, the manager often rationalizes that the industry standard is to allow him to use his own credit card for such payments. But when encouraged to simply inform the owner of the situation, the manager often refuses, claiming that he could never divulge this information without the owner becoming upset. He may often add that he can't run a business that involves constantly consulting with the owner about such issues, and this is his *modus operandi*, "take it or leave it."

This example accurately illustrates how when a manager absolutely refuses to divulge information, not only may he have crossed the line of what is ethical, it may very well involve actual theft, since he is using someone else's money in a manner that the owner does not desire.