



# סוגיא דכלה: משתכר מאיסורי הנאה Commerce and Issurei Hana'ah

An in-depth look how it applies in today's business world



## How relevant is this sugya to your line of work?

#### **Corporate Settings:**

- Can my company account be used by the Gentile employees for non-kosher food?
- May I take my client or prospect to lunch in a nonkosher establishment?
- Can non-kosher wines be ordered as corporate gifts on my company account?
- May I purchase a gift card for a client for a non-kosher venue?
- May I profit from vending machines in the corporate snack-room that sells *chometz* on Pesach.

#### **Retail:**

- May I distribute for a brand that requires me to carry non-kosher products?
- What if my franchise obligations require me to sell *items with Basar B'chalav?*
- What do I do about account commissions for *Chometz* sales on Pesach?
- I'm a credit card processor, and my fees are based on percentages for each sale; does the *Issur Hana'ah* on the *Chometz* transactions transfer over to my fees.
- May I sell or broker jewelry that has religious insignias or pictures on them?

#### **Real Estate:**

- May I lease space to a facility that produces *Basar B'chalav or chometz on Pesach*?
- Would the *halacha* differ if it's a percentage lease?
- What about leasing storage space to tenants warehousing *Issurei Hana'ah* like non-kosher wine?
- May I purchase or lease a property owned by the Church?

#### Healthcare:

- I own a healthcare facility with a totally non-Jewish clientele; must I refrain from serving *Basar B'Chalav* and chometz on *Pesach*?
- What about non-kosher food?
- Is there any difference if I outsource meal preparation to an outside caterer?
- I'm a Jewish nurse; may I feed non-Jewish patients *Chometz* on Pesach?

#### Finance:

• May I own stock in a company that deals in *Issurei* Hana'ah?

- What if I'm a hedge fund manager that invests in such companies?
- May I broker or fund the purchase/construction of a Church?
- May I make a halachic *mechira* of my *Chometz*-related business to a non-Jew over Pesach and then receive the company profits after Pesach as so-called interest upon my buyback from the non-Jew after Pesach?

#### **Insurance:**

- May I provide insurance or broker a policy for coverage of an inventory of non-Kosher wine or *chometz*?
- How about for a manufacturer of *Issurei Hana'ah*.
- Am I permitted to broker an insurance policy for (other) religious institutions?

#### **E-commerce:**

- As part of an affiliate marketing program, may I benefit from commissions earned on sales of *Issurei Hana'ah* by affiliate vendors?
- What do I do if buyers return *Chometz* products to my Amazon inventory on Pesach?

#### **Freight:**

- May I provide shipping or broker a transport of *Issurei Hana'ah*?
- What's the halacha about providing liability for such a shipment?
- Would the halacha change if I rented the truck to the dealer?

#### **Professional Services:**

- May I provide accounting services on *Chol Hamo'ed* for a client dealing in *Chometz*?
- May my marketing agency promote sales on Pesach for non-Jewish clients dealing in *Chometz*?
- Can my agency provide security services for *Issurei Hana'ah*?

#### **Employees:**

- May I take a job in a supermarket that sells *Basar B'Chalav*?
- Is there any difference if it's a factory job or serving customers directly?

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