

# REIMBURSEMENT FOR 99% OF TRAVEL EXPENSES

by Rabbi Yisroel Belsky ztl

## QUESTION 87

*I often have to travel for business, and I put the hotel travel expenses on my credit card. My credit card gives me 1% back for my total yearly expenses as a cash bonus at the end of the year. I'm reimbursed for travel expenses from my company. Should I be claiming from my company the whole 100% of expenses, or only 99%, since I'm going to get back 1% from the credit card company. Does it matter that the expense department at my work would find it difficult, or odd, to refund 99%, when this would not match the hotel receipts?*

## RABBI BELSKY

Let's analyze this situation. It just so happened that you used your credit card to pay for your expenses, and as a result, you get the 1% returned. Let's say that you didn't pay with your credit card. In that case, you obviously wouldn't get the 1% back. When you pay by credit card, you are essentially paying 99%, while if you don't pay by credit card you pay 100%.

If you did not use your credit card, you certainly would have claimed 100% of your expenses. As it happened, you used your credit card, and as an extra bonus you got 1% returned. The company agreed to pay all the expenses. In other words, it doesn't matter how you chose to pay, they will reimburse you for 100% of your expenses. I think it sounds very high-principled to consider giving to your company the 1% you got back.

The Gemora (Talmud) describes a situation where one was appointed a messenger to take money from someone and make a purchase. He came to the store, and dealt with the owner. The owner sold him the goods and gave him a little gift for buying this expensive item, which is sometimes given to a good customer. The Gemora asks who gets the gift? Is it the messenger, who made the purchase, or is it the person he is purchasing the item for?

The Gemora discusses the question, and then decides that it's divided in half. The reason is because the seller really gave it to both of them. He gave it to the person who made the purchase, who came to his store, and who favored him over other merchants. He also gave it to the owner of the money, who is the real customer.

Although our case seems the same as the Gemora's, they really are not the same. In our case, the credit card company gives an added bonus as an incentive to encourage people to use their credit

card. It is not like you were a messenger on behalf of your employer, using his money, with your employer doing business with this credit card company. Your job agreed to pay for your travel expenses since they are business expenses. It did not matter how you paid, or whether or not you got the 1% bonus back. The company would have reimbursed you fully no matter how you paid

Since you chose to pay with your credit card, we must say that you, and not your company, was doing business with the credit card company. Therefore, we really can't say that they should also have an equal share in the 1% bonus, like the ruling from the Gemora. The credit card company only gives a bonus to the person who uses their card, as a special gift for using the credit card. In this case that person was you, so the extra bonus is 100% yours to keep.

You must know that it requires a lot of thinking and hard work to correctly analyze a situation. It's not something that comes to you all at once. You have to struggle, and strain your mind to think it through clearly. There is an important lesson to be learned from this. Whatever you do, there's a world of a difference between whether you thought it out carefully beforehand, or if you just did it hastily.

The baal nefesh (conscientious person) is the one who is the master of his nefesh (soul) and doesn't do things by instinct. Think through things carefully. Make sure all ideas are well thought-out. Only through proper understanding and careful analysis will you come to the right decision.

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## **NEXT WEEK'S QUESTION 88: BRINGING FOOD INTO ARENAS AND THEATRES**

*Some public places, such as theaters, have policies that prohibit patrons from bringing in their own food. In other words, if you want to eat a candy bar, or even drink bottled water while watching the event, you can't bring your own food. Their policy requires you to buy the food from them, usually at inflated prices. Is it okay to ignore this policy and bring in your own food anyway, possibly hiding the food when you enter?*

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