
THE POWER OF TZEDAKAH

Change Yourself and Build the World

The generous giving of Tzedakah (charity) is one of the extraordinary attributes of the Jewish people. Worldwide, Tzedakah is responsible for the critical support of the needy as well as for maintaining the Jewish community's infrastructure – schools, synagogues, mikvaot (ritual baths), hospitals, and orphanages, etc. A 2010 study at the University of Indiana revealed that individual Jewish philanthropy in the US far exceeds that of any other group. However, as popular as Tzedakah is, few may have examined the extent of its import, the philosophy behind it, and its guidelines. We will explore how giving Tzedakah helps perfect the character of the donor while simultaneously helping to build the world.

This shiur will discuss the following questions:

- ❧ If God doesn't want there to be poor people, then why doesn't he take care of them Himself?
- ❧ How much Tzedakah am I supposed to give and to whom?
- ❧ Is there an ideal form of charity? If so, what is it?
- ❧ Which is considered more precious: giving the poor one thousand dollars, but with a frown; or greeting someone with a smile but not giving any Tzedakah?
- ❧ What benefits accrue to the one who gives Tzedakah?

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INTRODUCTION. SOMETIMES, IT TAKES AN EARTHQUAKE

*In February 2010, Alejandro Ergas, a 40-something businessman, was at home in Santiago when a massive earthquake struck Chile, leaving hundreds dead and hundreds of thousands homeless. In response, community leaders got together to plan relief efforts. As their discussions dragged on for three days with no practical response, Ergas couldn't take it any longer. He loaded up a small truck with rice, water and mattresses, and along with his 16-year-old son drove eight hours south to the epicenter. They distributed the truckload of goods to the victims and drove back. "Maybe it wasn't the most efficient way to help," Ergas says, "but it made an impression on me that I'll never forget." The experience spurred Ergas to evaluate his own attitude toward Tzedakah – charitable giving. "For years, my idea of Tzedakah was to write a check and send it in the mail," related Ergas. "But as I got more involved, I realized that Tzedakah does as much for the giver as it does for the recipient. **A rabbi will typically speak about Tzedakah on Yom Kippur, when making an appeal for the synagogue or Israel Bonds. But there is so much more beauty and wisdom in our tradition that is not being communicated.**" (Rabbi Shraga Simmons, Yom Tzedakah, aish.com)*

SECTION I. THE PHILOSOPHY OF TZEDAKAH

Chesed (practicing kindness) is one of the foundations of Jewish life that enables the very continuity of mankind and the world (Avot 1:2). The mitzvah of providing Tzedakah is one of the primary expressions of Chesed. As such, it is also a fulfillment of the mitzvah of emulating the ways of God (Devarim [Deuteronomy] 10:12) as well as "And you shall love your fellow as yourself" (Vayikra [Leviticus], 19:18) – whatever you would want done for yourself, you should do for others (Rambam, Hilchot Aveil [Laws of a Mourner] 14:1).

As we learned in the Morasha shiur on Chesed, practicing kindness can be accomplished through various forms: inviting and escorting guests, visiting the sick, bringing joy to a bride and groom, burying the dead, as well as Tzedakah. Tzedakah is a form of Chesed that is accomplished exclusively by giving money. Since mitzvot come to forge our relationship with God and refine human character, how do these goals relate to the use of money?

PART A. THE CHALLENGE OF MONEY

Money is a powerful force put by God into the world; it is one of the basic passions of man. Money is not just wealth – it is a source of power and of honor. We never seem to be able to quench our thirst for money. Why is it such a force?

1. **Rabbi Avraham Edelstein, Ner Le'Elef Chumash Series, Devarim, Parshat Re'eh, p. 143 – Money is one of the primary passions of the world.**

On Mt. Sinai, Moshe Rabbeinu (Moses our teacher) could not understand the nature of the half-shekel that the Jewish people were commanded to contribute for the upkeep of the sacrifices in the Temple. Why should a simple coin be mysterious to Moshe Rabbeinu? Yet, the very fact that the Torah itself introduced currency as a part of our very Mitzvah-package, the way we serve God, would seem to tell us that money is something which has its roots (in some form) in the original Torah in Heaven, at the highest of spiritual levels. It was this idea, that a heavenly force could somehow translate into mere currency, that Moshe struggled with.

The coin God shown to Moshe was made of fire to show that money is one of the primary passions of this world. Money is such an overarching aspiration because people see it as the means to obtaining all their other desires. In the Shema, money is referred to as **בכל מאד**, literally “all of our very much.” The Hebrew word **מאד** has the same letters as the Hebrew word **אדם**, but the letters are in the wrong order (**אדם** is in ascending order, **מאד** is in no order). Money, like man himself, lends itself to more and more without end. But, whereas man’s infinite potential is rooted in spirituality, money pulls him into increasing materialism. The Sages ask: if in the Shema it already says **בכל נפשך** – one even has to give his life for God, the words **בכל מאד** are redundant, for surely if one has to give his life for God he has to give his money too. But, astonishingly, there are people who love their money more than their lives! (Rav Tzadok HaKohane, Machshavot Charutz 7)

Why is the drive for money so strong?

2. **Rabbi Avraham Edelstein, Ner Le’Elef Chumash Series, Devarim, Parshat Re’eh p. 143 – We need to be extra careful due to the *yetzer hara* (evil inclination) that tries so hard to allure us in money matters.**

The wealthy never seem to be satisfied with being millionaires or even billionaires – we are driven to earn more and more by some force which controls us (See Kohelet Raba 1:13). It is in this context that the Tur, in his introduction to Hilchot Tzedakah, writes: **ומאד מאד צריך אדם לזהר בה מכל מצות עשה**, “A person must be extra careful regarding this commandment.”

The Tur only uses the Hebrew words **מאד מאד** in a few places, several of them having to do with money affairs. The Prisha explains (in Choshen Mishpat 9) that this is because we have an exceptional *yetzer hara* when it comes to money matters. (Alternatively, Rabbi Samson Raphael Hirsch comments in Parshat Re’eh that man actually possesses a kind heart, and we are commanded not to suppress that natural expression.)

The struggle over the proper use of money, then, is actually an opportunity to use our free will to make correct ethical decisions and enhance our spirituality.

3. **Rabbi Avraham Edelstein, Ner Le’Elef Chumash Series, Devarim, Parshat Re’eh p. 144 – The correct use of money strengthens our relationship with God.**

If man can reach a level of serving God with all his **מאד (בכל מאד)**, he can subsequently reach a total love of God. This is because money is a part of the world that God gave man with which to serve Him. Man must take “all of his very much” and use it to get closer to God. When we look deeper, we see that the money of the righteous is more beloved to them than their body. The source of this is Yaakov Avinu, who had reached a level of truth and had conquered all desire for anything that was not of eternal value. Could there be anything more ephemeral than money? And yet, we see Yaakov going back to retrieve small utensils that he had forgotten! (Rashi, Bereishit 32:25, Chullin 91a) This portrays that the value of money, and the material possessions it purchases, lies as a means rather than an end. The correct use of money is an opportunity, a challenge to make the right choices and emerge more holy. (Rav Tzadok Hakohane, Machshavot Charutz 7).

Ultimately, the purpose of the mitzvah of Tzedakah is to enable the *givers* to become better people by exercising free will. We will now explore this idea deeper.

PART B. THE PURPOSE OF THE MITZVAH OF TZEDAKAH

Since God has the ability to nourish and sustain humanity without our help, why did God create a world with poor people? The reason is that He wants us to become better people through acts of Tzedakah.

1. Rabbi Avraham Chaim Feuer, *The Tzedakah Treasury*, ArtScroll Publications, p. 109 – God purposely created a world filled with opportunities to give Tzedakah.

God has no lack of resources. He could easily have created a world of universal wealth, wherein everyone was wealthy and no one was poor. Why did He not do so? This question was posed to God by King David. The Midrash records the following dialogue based on a verse in Psalms 61:8. David said to God, "Equalize Your world! Why must there be such a huge economic disparity between the rich and the poor?" God replied: "If I make all people economically equal, who will practice kindness and charity?"

Rabbi Yerucham Levovitz of Mir explained: God did not create the precept of charity because he saw that there were poor people in the world who needed help. Rather, the exact opposite is true. God purposely created poor people in order to give people of means an opportunity to fulfill the mitzvah of Tzedakah. A world devoid of opportunities to show kindness to others is inconceivable; compassion is the purpose of this world.

2. Sefer HaChinuch 66 – God gave us the mitzvah of Tzedakah in order to teach us good character traits.

The commandment of lending to the poor:

The reason behind this commandment is that God wanted His creatures to be habituated and accustomed to the attribute of compassion and kindness, because it is a praiseworthy character trait, and by inculcating good character traits they will be worthy of receiving good [from God], for good and blessing can only be bestowed on good and not on its opposite. By God bestowing goodness to those who are good, His desire to bring goodness to the world will be fulfilled. Were it not for this purpose, God, Blessed is He, would give the poor all they need without our getting involved; but it is out of His kindness that He lets us be His messengers – for our benefit.

מצות הלואה לעני.

שורש המצוה, שרצה הקל להיות ברואיו מלומדים ומורגלים במדת החסד והרחמים, כי היא מדה משובחת, ומתוך הכשר גופם במדות הטובות יהיו ראויים לקבלת הטובה, כמו שאמרנו שחלות הטוב והברכה לעולם על הטוב לא בהפכו, ובהיטיב השם יתברך לטובים יושלם חפצו להיטיב לעולם. ואם לאו מצד שורש זה הלא הוא ברוך הוא יספיק לעני די מחסורו זולתנו, אלא שהיה מחסדו ברוך הוא שנעשינו שלוחים לו לזכותנו.

3. Rabbi Yonah of Gerona, *Sha'arei Teshuvah* 3:35-36 – The Torah wants us to develop an attitude of kindness and remove stinginess from our hearts.

"You shall, rather, surely give him, and do not give him with a heavy heart." (Devarim [Deuteronomy] 15:9) This verse requires us to distance ourselves from the trait of miserliness, but rather, to be generous. It is therefore not sufficient to simply give money; one must implant within himself a spirit of generosity. For this reason it is written, "And do not give him

"נתן תתן לו ולא ירע לבבך בתתך לו" (דברים טו:י). הוזהרנו בזה להרחיק מנפשינו מידת צרות העין ולהיות טובי עין...ולא די במתנת היד כי אם אשר נטע בנפשינו מידת הנדיבות. על כן הזהיר ואמר "ולא ירע לבבך בתתך לו".

with a heavy heart [i.e., don't feel bad about giving]."

"Do not harden your heart and do not close your hand from your indigent brother" (Devarim 15:7). We are hereby instructed to remove from ourselves the negative trait of cruelty and to plant instead the seeds of compassion and kindness, as it says, "and you shall go in His ways" (Ibid 28:9). Were the Torah only to say, "Do not close your hand," one could satisfy that by opening his hand and giving a gift, even if resentfully. Therefore the Torah added the stipulation of, "Do not harden your heart to your indigent brother."

"לא תאמץ את לבבך ולא תקפוצ את ירך מאחריך האביון." (דברים טו:ז) הוזהרנו להסיר מלבנו מדת האכזריות ולנטוע בה נטעי נעמנים הם הרחמים והחסדים הנאמנים כמו שכתוב "והלכת בדרכיו" (שם כח:ט). ובעבור כי אפשר שלא יקפוצ את ידו ויחון את העני ולא מדרך רחמנות... על כן כתוב "לא תאמץ את לבבך."

4. **Rabbi Shlomo Wolbe, Alei Shur, Volume II, p. 198 – Giving Tzedakah challenges us to learn to understand what another person truly needs.**

There are no objective standards in the field of Tzedakah. Just as people differ in their personalities, so do their needs differ. Someone who wishes to be a true practitioner of loving-kindness must train himself to see and listen to what the other is lacking.

באשר יחסר לו אין נורמות. כשם שדעותיהם שונות כך מחסוריהם שונים. הרוצה להיות איש חסד צריך להתלמד לראות ולהאזין מה יחסר לו.

Is it preferable to allocate one thousand dollars to one person, or to distribute one thousand dollars among one thousand people? The answer reflects the process necessary for refining our character.

5. **Rambam, Avot 3:15 – Many small positive actions do more to change a person's character than one grand positive action.**

Good character traits do not come to a person by the greatness of a deed but rather by the frequency with which he does it. To acquire good character traits one needs to do good deeds over and over; doing one great act will not inculcate good character traits. For example, one who gives one poor person 1000 gold coins at one time and nothing to another poor man will not acquire the trait of generosity to the same extent as the one who willingly gives one gold coin a thousand times. The reason is that the latter did a thousand acts of generosity, thereby acquiring the trait of generosity, whereas the former's soul experienced a one-time inspiration to perform a tremendous act of generosity, and this inspiration subsequently departed.

המעלות לא יגיעו לאדם לפי רוב גודל המעשה אבל לפי רוב מספר המעשים. והוא שהמעלות אמנם יגיעו בכפול המעשים הטובים פעמים רבות ועם זה יגיע קנין חזק, לא כשיעשה אדם פעל אחד גדול מפעולות הטובות כי בזה לבדו לא יגיע לו קנין חזק. והמשל בו, כשיתן האדם למי שראוי אלף זהובים בבת אחת לאיש אחד, ולאיש אחר לא נתן כלום, לא יעלה בידו מדת הנדיבות בזה המעשה הגדול האחד כמו שמגיע למי שהתנדב אלף זהובים באלף פעמים ונתן כל זהוב מהם על צד הנדיבות, מפני שזה כפל מעשה הנדיבות אלף פעמים והגיע לו קנין חזק וזה פעם אחת התעוררה נפשו התעוררות גדולה לפעל טוב ואחר כך פסקה ממונו.

The following story is about someone who knew the meaning of giving Tzedakah:

On his 93rd birthday, Menachem Kenigsofer announced a startling new venture. He had made his decision after hearing that a family he knew had an elderly relative whose health insurance had run out, and he was about to be prematurely discharged from a nursing facility.

Devastated that their relative would have to lose this essential care, they were discussing the urgent matter among themselves. Menachem, overhearing, stepped in, excused himself for overhearing, and announced to the family that he would pay the woman's expenses. All of them. The relative's family was stunned – grateful, but stunned. When he announced this undertaking to his own family at the celebration of his birthday, they were shocked and asked if he had suddenly come into a great deal of money. He had not, he assured them. "Then," they asked, "how and why would you be willing to pay for that elderly lady's nursing home stay?"

Menachem smiled and shared with them an answer that they would never forget. "I always assumed that at my age I would be the one needing help at a nursing home. I always thought that I would require full-time help to do things, but, thank God, I am still able to do things on my own. For the most part I am completely independent. Now, that does not free me from the obligation of helping others. Shouldn't I be even more thankful that I am so healthy? Since I don't need to spend money on help, then why not use it for helping someone else?"

Amazingly, for the next four years Menachem supported this woman and saved the family from great financial difficulty. After four years the woman was finally granted government funding to cover her care.

Two days later Menachem's soul ascended to its rightful place.

(Rabbi Yechiel Spero, *Touched by a Story*, ArtScroll Publications, Vol. 4 p. 79)

PART C. TZEDAKAH VS. TZEDEK

Rambam in *Moreh Nevuchim* (cited below) explains that the root of the word Tzedakah is "Tzedek" which means justice or an act which is righteous. Tzedek connotes doing that which is deserved to be done. We tend to think of Tzedakah as charity, something nice and good, going the extra mile, beyond the letter of the law. However, Tzedakah is not just a "nice thing" to do; when a poor person needs help, it is an absolute obligation incumbent upon every Jew. So how do the terms relate to one another?

1. Devarim 15:7-11 – God commands us to take care of the never-ending needs of the poor.

When any of your brothers in one of the settlements in the land that God your Lord is giving you, is poor, do not harden your heart or shut your hand against your needy brother. Open your hand generously, and extend to him any credit necessary for taking care of his needs ...

Therefore, make every effort to give him, and do not feel bad about giving it, since God your Lord will then bless you in all your endeavors, no matter what you do. The poor will never cease to exist in the land, so I am commanding you to open your hand generously to your poor and destitute brother in your land.

כי יהיה בך אביון מאחד אחיד באחד שעריך בארצך
אשר יקוק אלהיך נתן לך לא תאמץ את לבבך ולא
תקפץ את ירך מאחיד האביון: כי פתח תפתח את ירך
לו והעבט תעביטנו די מחסרו אשר יחסר לו ...

נתון תתן לו ולא ירע לבבך בתתך לו כי בגלל הדבר הזה
יברכך יקוק אלהיך בכל מעשך ובכל משלח ירך: כי לא
יחדל אביון מקרב הארץ על כן אנכי מצוך לאמר פתח
תפתח את ירך לאחיד לעניך ולאביון בארצך:

The mitzvah to help the poor is incumbent upon every Jew no matter how much money he has.

2. **Rambam, Matnot Ani'im 7:5 – Even someone who has little money still needs to give Tzedakah.**

If one does not have the means with which to provide for the poor man's needs, he should give as much as he can.

בא העני ושאל די מחסורו ואין יד הנותן משגת נותן לו כפי השגת ידו.

3. **Shulchan Aruch, Yoreh Deah 248:1 – Everyone is obligated to give Tzedakah.**

Every man is obligated to give charity. Even a poor man who himself lives off charity is obligated to give [charity] from what he is given.

כל אדם חייב ליתן צדקה אפילו עני המתפרנס מן הצדקה חייב ליתן ממה שיתנו לו.

The mitzvah is not simply to give charity but rather to promote economic justice.

4. **Rabbi Mordechai Becher, Gateway to Judaism, p. 357 – Tzedakah is rooted in the concept of Tzedek – justice and righteousness.**

The Hebrew word *Tzedakah* is usually translated as charity, but there is a crucial difference between the two concepts. When we understand the word *Tzedakah*, we learn a profound lesson about the Jewish attitude toward giving. The root of the word *Tzedakah* is *Tzedek*, which means justice or righteousness. The word charity, however, carries intimations of benevolence. When we give *Tzedakah* we do not believe that we have gone above and beyond the call of duty; rather, we have simply fulfilled the demands of justice; we've done the right thing. This belief is based on the concept that everything we possess is a gift from God, and He has specified that we should share it with others. Surely, if we share this gift we cannot claim to be doing anything extraordinary, merely that which is morally correct.

The concept of *Tzedakah* is drawn from *Tzedek*, but the two remain distinct terms and separate concepts. The basic difference between the two is that *Tzedek* is systemic, addressing the core issue of social justice on a societal level. *Tzedakah*, on the other hand, is individual, consisting of local acts that help the beneficiary in an immediate way, and also improves the character of the giver. Acts of *Tzedakah* by members of a society contribute to the overall rule of *Tzedek* in that society.

In a moral sense, though, *Tzedek* is an absolute obligation, which members of a society are compelled to pursue. Lack of *Tzedek* means injustice, which is morally wrong. In contrast, *Tzedakah* entails the positive, proactive fulfillment of an obligation to be virtuous, not just a duty to avoid injustice.

5. **Rambam, Moreh Nevuchim (Guide of the Perplexed), Part III, Chapter 53 – Tzedakah is an act of justice to our own soul, fulfilling its need for character refinement.**

The term *Tzedakah* is derived from *Tzedek*, righteousness. It denotes the act of giving everyone his due, of showing kindness to every being as is appropriate. In Scripture, however, the expression *Tzedakah* is not used in the first sense, and does not apply to the payment of what we owe to others. Therefore, when we give the hired laborer his wages, or pay a debt, we do not perform an act of *Tzedakah*. But we do perform an act of *Tzedakah* when we fulfill our duties

ומלת צדקה, היא נגזרת מצדק, והוא היושר, והיושר הוא להגיע כל בעל חק לחקו, ולתת לכל נמצא מן הנמצאות כפי הראוי לו, ולפי הענין הראשון לא יקראו בספרי הנבואה החוקים שאתה חייב בהם לזולתך כשתשלם, צדקה, כי כשתפרע לשכיר שכרו או תפרע חובך לא יקרא צדקה, אבל החוקים הראויים עליך לזולתך מפני מעלות המדות, כרפואת מחץ כל לחוץ, יקרא צדק, ומפני זה אמר בהשבת המשכון "ולך תהיה צדקה" (דברים כב:יא).

towards our fellow men; these duties develop within us a virtuous character: e.g., when we heal the wound of the sufferer. Thus, Scripture says, in reference to the returning of the pledge [to the poor debtor]: "And it shall be considered as Tzedakah for you" (Devarim 24:11).

Hence, Tzedek refers to the fulfillment of the basic demands of justice upon which society functions: paying debts, providing food and shelter for the needy, fair wages, etc. These are the kind of services usually provided by governments (in democratic societies). Acts of Tzedakah go beyond that in promoting character refinement as well. So, for example, paying taxes would advance Tzedek, whereas willfully giving of one's own money to charity is a form of Tzedakah, because it develops within us a moral virtue that goes beyond the basic demands of maintaining social justice. Rambam adds, however, that the reason Tzedakah is rooted in Tzedek is that when we give Tzedakah to others, we are simultaneously performing an act of justice for ourselves:

6. Ibid. – Tzedakah is an act of justice for our own soul, fulfilling its basic need for character refinement.

When we conduct ourselves virtuously, we do what is Tzedek for our souls, paying what is due unto it. And for this reason every virtue is thus called "Tzedakah."

כי כשתלך בדרך מעלות המדות, כבר עשית צדק
לנפשך המשכלת כי שלמות לה חוקה, ומפני זה תקרא
כל מעלת מדות, צדקה.

PART D. WHOSE MONEY IS IT ANYWAY?

During the early fifteenth century, the golden era of Jews in Spain, Don Isaac Abrabanel was an adviser to the king. Some who were envious of his success tried to impugn him by telling the king that Don Isaac had prospered by embezzling from the royal treasury. Although the king did not believe this, his suspicions were sufficiently aroused for him to ask Don Isaac to provide him with an accurate accounting of all he owned.

Several days later Don Isaac gave the king a list which amounted to a relatively small sum. "This is hardly a tenth of what I know you own." Don Isaac responded, "When your Majesty asked me for an accounting of my possessions I knew it was because some of my enemies have been maligning me. If they succeed, then your Majesty will confiscate everything I have. Thus, those are hardly things I possess because I can lose them in just a moment. I therefore made a calculation of whatever money I have given to charity, because that can never be confiscated from me, and what I have given away is truly the only thing that I can say that I own. (Rabbi Abraham Twerski, MD, Do Unto Others, Andrews McMeel Publishing, p. 26).

Central to an understanding of Tzedakah is the Jewish outlook on money. Everything we have comes from God, and yet some people are clearly lacking all they need. Tzedakah is God's way of giving us a chance to play a part in the perfection of the world. As the Abrabanel relates above, and the Tur below, the most tangible asset we own is the money we give away to Tzedakah!

1. Yaakov ben Asher, Tur, Yoreh Deah 247 – It is God's will that we distribute His money to the poor.

Never allow your mind to entertain the perverse thought, "I can't afford to give charity to others,

ואל יעלה בלבו עצה לומר איך אחסר ממוני ליתנו
לעניים כי יש לו לדעת שאין הממון שלו אלא פקדון

for it will diminish what I have for myself!”
Because one must never forget that his money does not belong to him in the first place – it all belongs to God, Who has temporarily deposited His money with you to handle it according to His wishes. And it is God’s will that you distribute of it to the poor. Indeed, the most precious part of your wealth is what you give to the poor, as it says (Isaiah 58:8): “And your charity shall go before you [to your eternal reward].”

לעשות בו רצון המפקיד וזה רצונו שיחלק לעניים ממנו
וזהו החלק הטוב שיהיה לו ממנו כדכתיב והלך לפניך
צדקך.

2. **Rabbeinu Bachya ibn Pekuda, Chovot HaLevavot 4:5 – Obtaining money for Tzedakah requires faith in God.**

If one who trusts in God has more than his basic needs, he should spend it on what pleases the Creator, with a generous soul and a cheerful heart, as the verse says, “For all is from You ...” But one who does not trust in God, the world – and all that is in it – does not seem sufficient to provide for him and satisfy his needs. He is more careful about saving his money than in fulfilling his duties to his Creator and to his fellowmen, until he loses his money and is left without it.

הבוטח באלהים כשיותר לו דבר על מזונו, יוציאנו במה
שמפיק רצון הבורא יתברך בנדיבות נפשו וטוב לבבו,
כמ”ש: כי ממך הכל וגו’. ומי שאינו בוטח באלהים
אינו רואה העולם וכל אשר בו די פרנסתו וספוק צרכו,
והוא חס על ממונו מהשלים חובת הבורא וחובות בני
אדם ממנו, ואינו מרגיש בו עד שיאבד ממנו ממנו
וישאר זולתו.

KEY THEMES OF SECTION I.

- The drive for money creates the opportunity to exercise free will – to choose to allocate our financial resources towards spiritual needs, and come closer to God.
- God set up this system of unequally distributed wealth to give us the opportunity to grow spiritually through giving Tzedakah and thereby become partners with God in the perfection of the world.
- Tzedakah is not just a nice thing to do; it is an obligation. More than just a mitzvah to give charity, Tzedakah reflects our obligation to be righteous and pursue social justice.
- Tzedakah challenges our outlook on life, specifically how we relate to our money. Its basic message is that everything we have really belongs to God. While he lets us use our wealth for our own needs, He also expects us to use it to support the poor.

SECTION II. THE MITZVOT OF TZEDAKAH

As we discussed above, Tzedakah is an obligation, not an elective, good deed. In this section we will explore the mitzvot relevant to Tzedakah. The Torah requires us to provide for the needs of the poor. The *amount* of money we allocate towards Tzedakah (known as *Maaser Kesafim*) is generally viewed as either a rabbinic law or minhag (custom) obligation (Rav Meir M’Rottenberg).

PART A. GIVING MONEY TO THE POOR AND PROVIDING LOANS

The Torah tells us to donate money as well as provide interest-free loans to the poor and not to be overly concerned with being paid back.

1. Devarim 15:7-8 – The mitzvah of Tzedakah includes taking care of the needs of the poor.

When any of your brothers in one of the settlements in the land that God your Lord is giving you, is poor, do not harden your heart or shut your hand against your needy brother. Open your hand generously, and extend to him any credit necessary for taking care of his needs ...

כי יהיה בך אביון מאחד אחיך באחד שעריך אשר ה' אלקיך נתן לך לא תאמץ את לבבך ולא תקפוז את ידך מאחיק האביון. כי פתוח תפתח את ידך לו והעבט תעביטנו די מחסורו אשר יחסר לו.

Lending money interest free is an example of how to give Tzedakah in a way that maintains the dignity of a person who might not want to accept “handouts.” And even when one provides a loan, one should consider not collecting it.

2. Talmud Bavli, Ketubot 67b – Offer money as a loan but then give it as a gift.

Our Rabbis taught: “lend” refers to a man who has no means and yet is unwilling to receive his maintenance [from the poor funds] – to him [the allowance] must be given as a loan and then presented to him as a gift.

ת"ר: העבט - זה שאין לו ואינו רוצה להתפרנס, שנותנים לו לשום הלואה וחוזרין ונותנים לו לשום מתנה.

Here, the Talmud is referring to a case when the needy person does not want to receive gifts. The implication is that when the recipient has no qualms about taking charity, or has even asked for it straight out, then the mitzvah of Tzedakah is performed by giving money as a handout.

Giving Tzedakah has an important emotional element as well. Seeing a needy person usually awakens in us a sense of compassion that prompts us to want to give Tzedakah. However, at that point other thoughts may enter the mind: maybe he's faking? Maybe I need this money for myself, etc. With its precise wording, the Torah warns us against acting upon these second thoughts.

3. Rabbi Eliezer of Metz, Sefer Yeraim 202 – When the opportunity to give Tzedakah presents itself, do not let mercy be overcome by callousness.

“...do not harden your heart or shut your hand ... and fear your Lord” – The verse in Parshat Re'eh commands us to be merciful, as it says, “do not harden your heart.” Some people are troubled about whether to give or not; therefore, the verse comes to warn us against hardening the heart once we have become compassionate. At that point one should not redirect his feelings and then remove the desire to take pity.

לא תאמץ את לבבך [ולא תקפץ]. ויראת מאלהיך צוה הכתוב להיותינו רחמנים בפי' ראה אנכי דכתיב לא תאמץ את לבבך יש לך שמצטער אם אין לו ליתן. פי' אצל אימוץ לב מוזהר אדם כשלבנו נוטה לרחם שלא יסוב לבו ולא יאמץ להסב הרחמנות.

PART B. FULFILLING THEIR NEEDS

Giving Tzedakah challenges us to enter into the world of other people, empathizing with them, and identifying their needs. For it to be true Tzedakah, we must look at the *receivers'* needs to determine what we should give them. It is not providing what we think they need, but rather what *they* feel they need that is the real fulfillment of the mitzvah of Tzedakah.

1. Rambam, Matnot Aniyim 7:1-2 – The mitzvah is to give according to the recipient's needs.

There is a positive commandment to give Tzedakah to needy fellow Jews, according to the recipient's needs, if the giver has the means to do so, as it is written, "Rather, you shall open your hand for him."

מצות עשה ליתן צדקה לעניי ישראל כפי מה שראוי לעני אם יד הנותן משגת. שנאמר "פתוח תפתח את ידך לו"...

The prime example of this kind of giving was provided by the ancient Talmudic sage, Hillel the elder, who gave Tzedakah to a formerly rich person.

2. Talmud Bavli, Ketuvot 67b – We must be sensitive to the subjective needs of the poor.

It was said regarding Hillel the Elder that he [raised money and] bought a riding horse and a servant for a poor person who had grown up wealthy. Once, when Hillel could not find a servant to run before the man and herald his arrival, he performed the task himself.

אמרו עליו על הלל הזקן שלקח סוס ועבד לעני בן טובים אחד סוס לרכוב עליו ועבד לרוץ לפניו. פעם אחת לא מצא עבד לרוץ לפניו ורץ לפניו שלשה מילין.

Hillel was the Rabbinic leader of his time. Even so, it was not beneath his dignity to go all out to provide another human being with what he really needed. His actions are not just beyond the letter of the law; they are the letter of the law.

3. Rambam, Matnot Aniyim 7:3 – Tzedakah is not restricted to providing bare physical needs. Judaism requires sensitivity to detect what it is that the person is really lacking.

Even if this particular indigent man used to ride on a horse and have a servant run before him, heralding his arrival, and he then became poor, one must purchase for him a horse and a servant.

אפילו היה דרכו של זה העני לרכוב על הסוס ועבד רץ לפניו והעני וירד מנכסיו קוין לו סוס לרכוב עליו ועבד לרוץ לפניו.

The thought of spending our hard-earned money on providing a formerly wealthy person with what seems to be an unnecessary luxury may rub us the wrong way. But we must realize what the true nature of Tzedakah is: fulfilling the needs of the needy no matter what they are.

4. Rabbi Shlomo Wolbe, Alei Shur, Volume II, p. 198 – We must appreciate what the other lacks even when we deem it a luxury.

Let us imagine the wealthy fellow who has lost his fortune. He suddenly must leave his luxury home and move into a small apartment; all of his valuable furnishings are gone as well. He has

נתאר לעצמינו עשיר שירד מנכסיו עליו לצאת מדירת הפאר שלו ולעבור לדירה קטנה. מכלי הכסף והזהב לא נשארו לו מאומה, ועם כל זה השלים. אך דבר אחד מציק לו שאין לו עוד מכונית הפאר שלו והוא צריך

made peace with all of this. One thing, however, still bothers him. Not only has he lost his luxury automobile, he has no car at all. He must now make his way each day by public transportation or by foot. He leaves his house each day in shame and returns humiliated. He would never consider asking someone for a car, even the simplest model available. Nevertheless, we are obligated to understand his silent request on our own; we should be sensitive enough to pick up on the fact that this is truly what he is lacking. Obviously, his need for a car will not take precedence over others' needs for basics such as health care, food, clothing and shelter. But if we would have enough resources, we would certainly be obligated to spend money on a new car for this unfortunate man.

...One's instinctive reaction upon hearing about a formerly wealthy man who "needs" charity for a new car might be one of anger. "How dare he think that we should spend money on him when there are people in the world with 'real' needs, such as putting bread on the table!" The Torah teaches, however, that since he is pained by his situation, one must learn to appreciate that for him this is truly a need.

לעשות דרכו רגלי או לנסוע בתחבורה ציבורית. מבויש הוא יוצא לבוקר לעבודתו ומבויש הוא חוזר הביתה. הוא לא יעז לבקש שיתנו לו מכונית ולוא פשוטה. אבל אנו חייבים להבין כי זהו אשר יחסר לו באמת. אם להשתדל למעשה להמציא לו מכונית – זוהי שאלה בדיני קדימה; אם אנו עוסקים בעניים חסרי לחם, ועם חולים הזקוקים לרופאים, בודאי יש להם דיני קדימה לפני זה שחסרה לו מכונית, אבל לו יצויר שיש לי כסף, באמת אני חייב למלאות לו חסרונו.

התגובה הראשונה לשמע אנוחת העשיר שירד מנכסיו על מר גורלו שהוא צריך ללכת רגלי, היא רוגז; איך הלה מעז אפילו לדבר על זה, כשיש כל כך הרבה נצרכים בעולם שיחסר להם אפילו לחם; אבל לו, דבר זה כואב, ואני צריך להבין היטב כי זהו באמת "אשר יחסר לו".

The following story illustrates what kind of sensitivity is needed in order to perform the mitzvah of Tzedakah properly.

On one occasion prior to Passover, a man came to Rav Yosef Dov Soloveitchik, the rabbi of Brisk, with an unusual halachic question. "Rabbi", he asked, "is it permissible for me to drink milk for the 'Four Cups,' instead of wine?" "Why do you want to do that?" asked the rabbi. "Is wine bad for your health?" "It's just that wine is too expensive for me," the man replied.

Whereupon, the rabbi took out some twenty rubles – a large sum of money – and gave it to the man to purchase wine. After the man had left, someone present asked the rabbi why he had given the man such a large sum of money. After all, three or four rubles would have sufficed to buy the necessary wine.

Rabbi Soloveitchik smiled and said, "Think carefully. Obviously, the man is unable to purchase any meat or fowl for the Passover Seder either. Otherwise, how could he even think of using milk for the 'Four Cups'? I therefore gave him enough to provide for his family's needs for the entire holiday." (Rabbi Zechariah Fendel, The Torah Ethic, p. 278)

PART C. MAASER KESAFIM – THE MONETARY TITHE

In addition to the mitzvah of giving and lending money to the poor, there is the rabbinic or minhag requirement to allocate *Maaser Kesafim* - a certain amount of one's income to Tzedakah. *Maaser* means "tithe," ten percent of one's earnings given to charity. While one can fulfill the basic requirement of Tzedakah with a few dollars a year (see Shulchan Aruch, YD 249:2), the mitzvah of Maaser requires a careful

calculation of how much we are to give, based on how much we earn.

The mitzvah of *Maaser* derives from the seven-year agricultural cycle. Each seventh year in this cycle is called *Shemittah*, the Sabbatical year in which it is forbidden to work the ground. Within the course of this cycle there is also a cycle of tithes, with different ones given each year. Each year, a small section of the produce is first given to a Kohen. This is called *Terumah* (lit. elevated gift). Then a tenth of what's left is given to the Levites, who were generally poor, as they could not own land. This is called *Maaser Rishon*, the first tithe. An additional tenth is given too, but this depends on which year of the cycle it is. In the first, second, fourth and fifth years, *Maaser Sheini*, the second tithe, is separated from produce and it or its monetary value is brought to Jerusalem and eaten or spent there. In the third and sixth years, *Maaser Ani*, the tithe for the poor, is separated and distributed to the poor.

1. Devarim 14:22 – There is a mitzvah to give tithes of produce.

Take a [second] tithe of all the seed crops that come forth in the field each year.

עשר תעשר את כל תבואת זרעך היצא השדה שנה שנה:

This verse refers to *Maaser Sheni*, “the second tithe,” which was given variably to the Levites or to the poor in general. While the plain meaning of the verse only includes produce in the tithing obligation, its wording is interpreted as including other things as well.

2. Tosafot, Taanit 9a – Tithes must be taken from all profits.

“Take a second tithe.” Says the Sifri (Halachic Midrash), “take a second tithe of all the seed crops that come forth in the field each year” (Devarim 14:22). We see here that one is obligated to tithe seed crops, but from where do we know [that one is obligated to tithe] interest collected, businesses and all other profits? From the extra word in the verse, “**all** [of the seed crops],” for it could have written “of the seed crops.” What does the word “all” come to add? It is coming to add [that one must tithe] interest, businesses and all profits.

“עשר תעשר.” הכי איתא בסיפרי, “עשר תעשר את כל תבואת זרעך היוצא השדה שנה שנה” (דברים יד:כב) אין לי אלא תבואת זרעך שהייב במעשר, רבית ופרקמטיא וכל שאר רווחים מנין, ת”ל “את כל” דהוה מצי למימר “את תבואתך” מאי “כל” לרבית רבית ופרקמטיא וכל דבר שמרוויח בו.

From these sources derives the custom to give ten percent of all earnings to charity.

3. Rabbi Yisroel Meir Kagan (Chafetz Chaim), Ahavat Chesed Part II, Chapter 18 – *Maaser Kesafim*, money tithes, giving a tenth of one's profits to charity.

It is good to accustom oneself to separate a tenth of all profit with which God provides him ...

One should first give a tenth of the capital and subsequently, when he makes profit, to separate a tenth of all profit he makes...

[One calculates his profits] after deducting his business expenses.

טוב שירגיל את עצמו להפריש מעשר מכל מה שיזמין לו ה' רוח בעניניו ...

וגדר המעשר הוא דצריך להפריש מתחלה מעשר מן הקרן ואחר כך כשיזמין לו השם יתברך רוח, יתן מעשר מן הרוח ...

אחר ניכוי ההוצאות מהעסק.

The benefit of giving a tithe rather than simply handing out money as Tzedakah is that by taking a percentage, we are involving all of our wealth in the process.

4. **Ibid., 20:6 – Maaser Kesafim renders one's whole business a business dedicated to observing mitzvot.**

Those who give a tenth or fifth from all of their profits are much greater than those who just give Tzedakah, even if they give the same amount. The reason being that those who just give Tzedakah only have the mitzvah of Tzedakah, with their business being no different than any other business. Whereas [those who give a tenth or fifth] their business itself is in a partnership with God – therefore the business itself has an advantage, for it is a business dedicated to observing mitzvot.

הנוהגים במעשר וחומש מכל מה שירויחו, גדול הרבה יותר מאותם שנותנים סתם צדקה, ואפילו אם יתנו כמותם. מפני שאלו הנותנים סתם לצדקה, יש להם רק מצות צדקה, אבל העסק שלהם אין בו יתרון על זולתם. מה שאין כן אלו שעסקם משותף גם לגבוה – העסק גופא יש בו יתרון גדול, שהוא עסק שיש בו מצוה.

PART D. TEN PERCENT OR TWENTY?

While the basic mitzvah of Maaser is to give ten percent, it is considered ideal to actually give *Maaser* twice – that is, twenty percent. We learn this from our forefather, Yaakov.

1. **Bereishit (Genesis) 28:22 – Yaakov made a pledge to God.**

Let this stone that I have set up as a pillar become a temple to God. Of all that You give me, I will tithe a tenth to You.

והאבן הזאת אשר שמתי מצבה יהיה בית אלהים וכל אשר תתן לי עשר אעשרנו לך.

2. **Talmud Bavli, Ketubot 50a – Based on a nuance in Yaakov's wording, we learn that a person should actually give a tenth twice.**

Rabbi Elai stated: It was ordained at Usha that if a man wishes to spend liberally (on Tzedakah) he should not spend more than a fifth. So it was also taught: If a man desires to spend liberally he should not spend more than a fifth, [since by spending more] he might himself come to be in need [of the help] of people...

Rabbi Nachman, or as some say, Rabbi Aha bar Yaakov, said: What is the proof from Scripture? "Of all that You give me, I will *tithe* a *tenth* to You" (that is, twice a tenth, or twenty percent).

א"ר אילעא: באושא התקינו, המבזבז - אל יבזבז יותר מחומש. תנאי נמי הכי: המבזבז - אל יבזבז יותר מחומש, שמא יצטרך לבריות ...

אמר רב נחמן, ואיתימא רב אחא בר יעקב: מאי קרא? וכל אשר תתן לי עשר אעשרנו לך. (רש"י: שני עישורין הוה להו חומש).

The idea of not giving more than a fifth is that a person should not give away so much as to end up being in need of Tzedakah himself. But one who is in possession of vast wealth need not be concerned about this limit and may give as much as needed.

3. **Rabbi Yosef Karo, Shulchan Aruch, Yoreh Deah 249:1 – Twenty percent is ideal for the average person, ten percent is mediocre, and less than that is just stingy.**

The amount one should give: one who has enough should give as much as the poor need; if one does not have that much, he should give up to a fifth of his wealth – this is the ideal way to perform the mitzvah. One-tenth is mediocre; less than that is stingy. The one-fifth that is mentioned is taken in the first year from the principle and after that each year from the profit.

שיעור נתינתה, אם ידו משגת יתן כפי צורך העניים. ואם אין ידו משגת כל כך, יתן עד חומש נכסיו, מצוה מן המובחר; ואחד מעשרה, מדה בינונית; פחות מכאן, עין רעה. וחומש זה שאמרו, שנה ראשונה מהקרן, מכאן ואילך חומש שהרויח בכל שנה.

PART E. TO WHOM TO GIVE

There is a general order of priorities on how to allocate Tzedakah: 1) redeeming captives or other matters of life and death, 2) supporting the hungry or sick, 3) paying for weddings for the poor, 4) supporting Jewish education and Torah scholars, and 5) contributing to *mikvaot* (ritual baths), *Batei Midrash* (Torah study halls), synagogues and other Jewish communal needs. When it comes to allocating funds to individuals presenting equal needs in the previous categories, the order of priority is: 1) a person himself and his wife, 2) parents, 3) one's rabbi and his wife, 4) grown children, 5) grandchildren, 6) grandparents, 7) in-laws, 8) siblings, 9) other relatives, 10) neighbors, 11) people in your own city, 12) poor in Jerusalem and Israel, and 13) poor from other cities. (See Tzedakah U'Mishpat, Chapter 7 and B'Orach Tzedakah, Chapter 3).

1. **Devarim 15:7 and Sifri – First comes your own family, then the poor of your own town, then the poor of your land (i.e. the Land of Israel), and after that, whoever needs.**

When there will be a pauper from amongst your brethren in your settlement in the land that God your Lord is giving you, do not harden your heart or shut your hand against your needy brother. *When any of your brothers is poor* – the hungrier the person the higher the priority.

from amongst your brethren – a paternal brother before a maternal brother.

your settlement – the poor of your town come before the poor of another town.

in your land – this teaches that the poor of the

Land of Israel take precedent over the poor of those outside Israel.

that God your Lord is giving you – no matter where.

כי יהיה בך אביון מאחד אחד שערך בארץ אשר יקוק אלהיך נתן לך לא תאמץ את לבבך ולא תקפץ את ידך מאחיד האביון:

כי יהיה בך אביון - התאב תאב קודם:

מאחד אחד - אחיד מאבד, קודם לאחיד מאמך:

שערך - עניי עירך קודמים לעניי עיר אחרת:

בארץ - מלמד שיושבי א"י קודמים ליושבי חו"ל

אשר ה' אלהיך נותן לך - מכל מקום

[Note: Chatam Sofer (Likutei Shoot Chatam Sofer, Siman 29) writes that the poor of Israel take precedent over the poor of another city, but not one's own. Also, within Israel, the poor of Jerusalem take precedent over the poor of other cities there.]

In general, the principle is that the closer the poor person is to you personally, the higher they are in priority

for you to give to them. These priorities have been established in the Code of Jewish Law.

2. **Shulchan Aruch, Yoreh Deah 251:3 – There is an order of preferences in giving Tzedakah.**

One who gives to his older children whom he is not obligated by law to support in order to enable his sons to study Torah or to teach his daughters the proper path in life, and likewise one who supports his parents when they are in need, is considered [fulfilling the mitzvah of] Tzedakah. And furthermore, he is obligated to give to them before he gives to others. One is obligated to give to his needy relatives before giving to others ... the poor of his house come before the poor of his city, and the poor of his city take preference over the poor from other cities, and the poor of the land of Israel take precedent over the poor of the Diaspora.

הנותן לבניו ובנותיו הגדולים שאינו חייב במזונותיהם כדי ללמד את הבנים תורה ולהנהיג הבנות בדרך ישרה וכן הנותן מתנות לאביו והם צריכים להם הרי זה בכלל צדקה ולא עוד אלא צריך להקדימו לאחרים ... קרובו צריך להקדימו לכל אדם ... ועניי ביתו קודמין לעניי עירו ועניי עירו קודמין לעניי עיר אחרת ויושבי ארץ ישראל קודמין ליושבי חוצה לארץ.

It should be noted additionally that the Shulchan Aruch (Ibid. 257:9) rules that while there are priorities in giving Tzedakah, a person should also spread the wealth by giving to various individuals, not just one. The Shulchan Aruch establishes that the closer the relative, the higher the priority: parents, then children, then siblings, etc. This principle includes oneself as well:

3. **Rema, Shulchan Aruch, Yoreh Deah 251:3 – One's own basic needs must be met before attempting to help others.**

One's own livelihood comes before anyone else's, so that one is not obligated to give Tzedakah until he has secured his own livelihood.

פרנסת עצמו קודמת לכל אדם, ואינו חייב לתת צדקה עד שיהיה לו פרנסתו.

KEY THEMES OF SECTION II

- ≈ The Torah instructs us to respectfully take care of the needs of the poor. We are to lend or give them money to the extent of our ability to do so. We must not only take pity on the poor but act upon that emotion and actually give to them.
- ≈ In determining who is entitled to what, the actual needs of the poor must be understood and calculated.
- ≈ It is a mitzvah to tithe one's profits, giving at least a tenth to charity. Ideally, though, one should really give twenty percent.
- ≈ There are priorities in giving Tzedakah: first family members, then neighbors, fellow citizens of the same city, the deprived of the Land of Israel, and finally the poor in other places.
- ≈ A wealthy person who became impoverished is entitled to relatively more funds if the money is available.

SECTION III. THE EIGHT LEVELS OF TZEDAKAH

Rambam lists eight levels in giving Tzedakah. From his enumeration we can glean some important principles to guide us in fulfilling this mitzvah. He teaches us that Tzedakah is much more than the technical distribution of money; he evaluates the most sensitive and productive means to help the poor.

1. Rambam, Hilchot Matnot Aniyim 10:7-14 – There are eight levels of giving Tzedakah according to whom it is given and the manner in which it is presented.

1. There are eight levels of *Tzedakah*, each greater than the next. The highest level, above which there is no other, is to strengthen the name of another Jew by giving him a present or loan, or making a partnership with him, or finding him a job in order to fortify him until he no longer needs to rely on Tzedakah. For it is said, "You shall strengthen the stranger and the dweller in your midst so he may live with you" (Vayikra 25:35), that is to say, build him up until he needs no longer fall [upon the mercy of the community] or be lacking.

2. Below this is the one who gives Tzedakah to the poor, but does not know to whom he gives, nor does the recipient know his benefactor. For this is performing a mitzvah for the sake of Heaven. This is like the Secret [Anonymous] Office in the Temple. There, the righteous gave secretly, and the virtuous poor drew sustenance anonymously. This is much like giving Tzedakah through a Tzedakah box. One should not put into the box unless he knows that the one responsible for the box is faithful and wise and a proper leader like Rabbi Chananya ben Teradyon.

3. Below this is one who knows to whom he gives, but the recipient does not know his benefactor. The greatest sages used to walk about and surreptitiously put coins into the doors of the poor. (The funds may also be distributed anonymously by a trustworthy community representative.)

4. Below this is one who does not know to whom he gives, but the poor person does know his benefactor. The greatest sages used to pack coins into their scarves and roll them up over their backs, and the poor would come and pick [the coins out of the scarves] so that they would not be ashamed.

א. שמנה מעלות יש בצדקה זו למעלה מזו, מעלה גדולה שאין למעלה ממנה זה המחזיק ביד ישראל שמך ונותן לו מתנה או הלואה או עושה עמו שותפות או ממציא לו מלאכה כדי לחזק את ידו עד שלא יצטרך לבריות לשאול, ועל זה נאמר והחזקת בו גר ותושב וחי עמך כלומר החזק בו עד שלא יפול ויצטרך.

ב. פחות מזה הנותן צדקה לעניים ולא ידע למי נתן ולא ידע העני ממי לקח, שהרי זו מצוה לשמה, כגון לשכת חשאים שהיתה במקדש, שהיו הצדיקים נותנים בה בחשאי והעניים בני טובים מתפרנסים ממנה בחשאי, וקרוב לזה הנותן לתוך קופה של צדקה, ולא יתן אדם לתוך קופה של צדקה אלא אם כן יודע שהממונה נאמן וחכם ויודע להנהיג כשורה כר' חנניה בן תרדיון.

ג. פחות מזה שידע הנותן למי נתן ולא ידע העני ממי לקח, כגון גדולי החכמים שהיו הולכין בסתר ומשליכין המעות בפתחי העניים.

ד. פחות מזה שידע העני ממי נטל ולא ידע הנותן, כגון גדולי החכמים שהיו צוררים המעות בסדיניהן ומפשילין לאחוריהן ובאין העניים ונטלין כדי שלא יהיה להן בושה.

5. Below this is one who gives before he is asked (i.e. when contact is unavoidable).

6. Below this is one who gives after being asked.

7. Below this is one who gives to the poor less than sufficient but gladly and with a smile.

8. Below this is one who gives to the poor person begrudgingly.

ה. פחות מזה שיתן לו בידו קודם שישאל.

ו. פחות מזה שיתן לו אחר שישאל.

ז. פחות מזה שיתן לו פחות מן הראוי בסבר פנים יפות.

ח. פחות מזה שיתן לו בעצב.

Rambam here is setting up a scale of values in giving Tzedakah. The main thing is to protect the dignity of the poor person. That is why the highest level is to stand the poor person on his own two feet so that he need not seek charity any longer. After that, the priorities are: giving anonymously, responding to the poor person's needs without being asked, and doing so happily. This way of giving Tzedakah protects the dignity of the pauper to the greatest extent possible.

Below we shall highlight and explain a few of the principles expressed above.

PART A. THE HIGHEST LEVEL OF TZEDAKAH

1. Talmud Bavli, Shabbat 63a – Providing a loan and making a partnership are the highest forms of Tzedakah.

Rabbi Abba also said in the name of Rabbi Shimon ben Lakish: He who lends [money] is greater than he who performs Tzedakah; and he who forms a partnership is greater than all.

[ואמר רבי] אבא אמר רבי שמעון בן לקיש: גדול המלוה יותר מן העושה צדקה, ומטיל בכיס יותר מכולן.

2. Rabbi Yehudah HeChasid, Sefer Chasidim 1035 – What seems not to be Tzedakah is really the highest form.

There is a form of Tzedakah that does not seem like Tzedakah at all but is nevertheless considered by God to be the highest form of it. For example, when a poor person has merchandise to sell or [he wrote] a book that no one wants to buy, and then you buy it from him; so too, if a poor person wants to be a scribe but no one wants to hire him and you hire him – there is no greater Tzedakah than this!

יש צדקה שאינה נראית כצדקה והוא לפני הקב"ה צדקה מעולה כגון עני שיש לו חפץ למכור או ספר שאין חפצים לקנות ואדם קונהו מידו. וכן עני שחפץ לכתוב ואין אחרים רוצים להשכירו והוא משכירו אין צדקה למעלה ממנה.

PART B. GIVING SECRETLY

1. Talmud Bavli, Ketubot 67b – The Talmud sage Mar Ukba and his wife jumped into an oven to maintain their anonymity before the poor.

Mar Ukba had a poor man in his neighborhood

מר עוקבא הוה עניא בשיבבותיה, דהוה רגיל כל יומא

into whose door-socket he used to throw four zuz every day. Once [the poor man] decided, "I will go and see who does me this kindness." On that day [it happened] that Mar Ukba was late at the house of study, and his wife was coming home with him. As soon as [the poor man] saw them moving the door, he went out after them, but they fled from him and entered an oven from which the fire had just been swept.

דשדי ליה ארבעה זוזי בצניורא דדשא. יום אחד אמר: איזיל איחזי מאן קעביד בי ההוא טיבותא. ההוא יומא נגהא ליה למר עוקבא לבי מדרשא, אתיא דביתהו בהדיה, כיון דחזיוה דקא מצלי ליה לדשא נפק בתרייהו, רהוט מקמיה עיילי לההוא אתונא דהוה גרופה נורא.

As the Talmud goes on to explain, it is better to be burned than embarrass someone, based on the episode of Tamar and Yehudah. The *Ayin Yaakov* explains that even though in this case the ani (the poor person) himself wanted to discover his benefactor, the ani would have been extremely embarrassed if he saw that it was Mar Ukba, the leader of the generation!

PART C. GIVING WITH KINDNESS AND SENSITIVITY

1. Sukkah 49b – Kindness is the measure of Tzedakah.

Rabbi Elazar said: Tzedakah is only measured according to the kindness by which is performed, as the verse states, "Plant for them with Tzedakah and reap according to kindness."

ואמר רבי אלעזר: אין צדקה משתלמת אלא לפי חסד שבה, שנאמר זרעו לכם לצדקה וקצרו לפי חסד.

2. Rashi, Ibid. – Kindness refers to the effort involved in giving the Tzedakah.

The giving is the actual Tzedakah, while the effort involved is the kindness, such as bringing it to his house or exerting himself in other ways: giving baked bread, appropriate clothes to wear, or money when produce is readily accessible so that the pauper does not have to waste his money. In all these cases the person pays attention to what will most benefit the pauper.

הנתינה היא הצדקה, והטורח הוא החסד, כגון מוליכה לביתו או טורח שתעלה לו להרבה, כגון נותן לו פת אפויה או בגד ללבוש, או מעות בעת שהתבואה מצויה, שלא יוציא מעותיו לאיבוד, שנותן לבו ודעתו לטובתו של עני.

Caring for the emotional needs of the poor is at least as important as the money we give them.

3. Avot D'Rabbi Natan, Chapter 13 – Giving nothing but a smile is greater than giving much with a frown.

"Greet every person with a pleasant countenance." What does this mean? It teaches us that even if a person gives someone the most precious gifts in the world but his face is gloomy, then the Torah considers it as if he gave nothing. But one who greets his friend with a pleasant countenance is considered to have given the best gifts in the world, even if he did not actually give any gifts at all.

והוי מקבל את כל האדם בסבר פנים יפות כיצד מלמד שאם נתן אדם לחברו כל מתנות טובות שבעולם ופניו כבושים בארץ מעלה עליו הכתוב כאילו לא נתן לו כלום. אבל המקבל את חברו בסבר פנים יפות אפילו לא נתן לו כלום מעלה עליו הכתוב כאילו נתן לו כל מתנות טובות שבעולם:

These are not just nice sentiments but actually codified in the laws regarding the giving of Tzedakah.

4. **Rabbi Yosef Karo, Shulchan Aruch, Yoreh Deah 249:3 – Giving with a frown is not Tzedakah.**

One must give Tzedakah with a pleasant countenance, with joy and with a good heart, empathizing with the plight of the poor person and offering words of comfort. If one gives with a sad face then he has lost the benefit of giving.

צריך ליתן הצדקה בסבר פנים יפות, בשמחה ובטוב לבב, ומתאונן עם העני בצעריו ומדבר לו דברי תנחומין. ואם נתנה בפנים זועפות ורעות, הפסיד זכותו.

KEY THEMES OF SECTION III.

- ≈ The priorities in giving Tzedakah reflect a concern for the dignity and emotional well-being of the poor person. Giving in a way that does not even appear to the poor person to be charity is the highest level of all.
- ≈ By giving Tzedakah anonymously, the poor person does not experience unnecessary embarrassment, and thus his dignity is maintained.
- ≈ The pleasant manner in which we do the mitzvah is even more important than the money we give.

SECTION IV. THE GREATNESS OF GIVING

By taking care of the poor, we inculcate positive values in ourselves and develop our character, so that we become givers instead of takers. We become partners with God and express our true Jewish essence. As such, the mitzvah of Tzedakah offers us an opportunity to reap eternal rewards, in this world and the next!

PART A. HALLMARK OF THE JEWISH PEOPLE

The character instilled in us by Tzedakah is one of the hallmarks of the Jewish people. This is true to such an extent that Rambam could declare that someone who lacks this character is probably not Jewish.

1. **Rambam Matnot Aniyim 10:1-2 – Tzedakah is the trademark of the descendants of our Patriarch Abraham.**

We must be more meticulous about the mitzvah of Tzedakah than about any of the other positive commandments. Tzedakah is the trademark of the righteous descendants of Avraham, our forefather, as it is written, “For I [God] have chosen him because I know he will pass on his heritage to his progeny, and they will thus keep the path of God, doing justice and Tzedakah.” The throne of Israel and the true faith only stand upon the merit of Tzedakah ...

חייבין אנו להזהר במצות הצדקה יותר מכל מצוות עשה שהצדקה סימן לצדיקי זרע אברהם אבינו שנאמר כי ידעתיו למען אשר יצוה את בניו ואת ביתו אחריו ושמרו דרך ה' לעשות צדקה ומשפט. ואין כסא ישראל עומד ודת האמת עומדת אלא בצדקה.

Someone who is cruel and shows no compassion casts doubt upon his Jewish ancestry ...

וכל מי שהוא אכזרי ואינו מרחם יש לחוש ליחוסו...

2. **Rabbi Avraham Edelstein, Ner Le'Elef Chumash Series, Devarim, Parshat Re'eh p. 153 – Giving enables one to emulate God. No other society mandates Tzedakah!**

The paragon of giving is אברהם אבינו, who was אב רם: literally, the Father of Elevation. By giving to others, he showed that he was a source of bestowment and of blessing. He was elevated because he showed that he was spiritually full and therefore not in need of material fixes to fill him up. Those who hold onto their money show that they require outside material input on a continuous basis. Ironically, this cuts them off from the source of real *beracha* (blessing), and they will ultimately have less money than if they had been more willing to part with it to begin with. A giver, in contrast, is more than full; he is overflowing, giving to others. This puts him in essential harmony with God, whose whole purpose in creating the world was to be able to give. Charity and loans make good common sense, but there is no society other than Judaism that mandates them as part of the law (see Maharal, Netivot Olam, Netiv HaChesed, Chapter 3).

3. **Rambam, Matnot Aniyim 9:3 – Every Jewish community has a Tzedakah fund.**

We have never seen or heard of a Jewish community that does not have a Tzedakah fund.

מעולם לא ראינו ולא שמענו בקהל מ ישראל שאין להם קופה של צדקה.

4. **Ibid., 10:2 – Who would not show compassion toward a brother?**

All of the Jewish People are brothers, as it is written, "You are children of God." If a brother is not compassionate toward his brother, who then will show compassion to him?

כל ישראל והנלוים אליהם הרי הם כאחים שנאמר בנים אתם לה' אלקיכם אם לא ירחם האח על אחיו מי ירחם עליו?

PART B. THE PROTECTIVE POWERS OF TZEDAKAH

A wealthy businessman, who was noted for his extraordinary generosity, once became completely overwhelmed by the countless requests for Tzedakah he was receiving. He went to consult the Chofetz Chaim on the matter. As he entered the room, the Chofetz Chaim happened to be expounding the verse "Ach tov vachessed yirdefuni kol yemei chayai – May only good and kindness pursue me all the days of my life." The Chofetz Chaim explained that no man can live out his life in total tranquility, without any headaches or worries. Everyone is chased by some bother, be it repaying creditors, raising children, or battling sickness. Fortunate is the man who discharges his "obligation" by being pursued by charitable causes, such as institutions that harass him for support. This is what the verse means when it says, "May only good and kindness pursue me all the days of my life."

The businessman understood the message. He returned home reassured and doubled his charitable efforts. (Rabbi Dan Roth, *Relevance*, Feldheim Publishers, pp. 6-7)

Providing Tzedakah not only saves us from other more mundane bothers but can even protect our lives. The money that we give to Tzedakah is directly rewarded in this world and the next.

1. **Mishlei (Proverbs) 10:2 and 11:4 – King Solomon mentions twice that Tzedakah saves one from death.**

Treasures of wickedness will not avail, but
Tzedakah will save from death.

Riches will not avail on the day of wrath, but
Tzedakah will save from death.

לא יועילו אוצרות רשע וצדקה תציל ממות:

לא יועיל הון ביום עברה וצדקה תציל ממות:

2. **Talmud Bavli, Bava Batra 10a – The two references to salvation from death refer to two different kinds of protection afforded by Tzedakah.**

Why are there seemingly similar references to Tzedakah in Proverbs? One teaches that Tzedakah protects against an unnatural death, while the other teaches that it protects against judgment after death.

שתי צדקות הללו למה? אחת שמצילתו ממיתה משונה, ואחת שמצילתו מדינה של גיהנם;

Why does giving Tzedakah protect from death?

3. **Rabbi Yisroel Meir Kagan (Chafetz Chaim), Ahavat Chesed, Part II. Ch. 17 – God responds according to the behavior of the donor.**

Great is Tzedakah since it has the ability to save someone from death, as it is stated (Mishlei), “Tzedakah saves from death.” The way a person behaves, is the way he is responded to in kind. When a person gives Tzedakah in this world, his intention is that the funds will enable the poor person to live and not die. Correspondingly, God’s “intention” is that the benefactor will live and not die.

גדולה צדקה שמצלת את האדם מדרך המיתה, שנאמר “וצדקה תציל ממוות”. בוא וראה שבמדה שאדם מודד – בא מודדין לו. אדם נותן צדקה בעולם הזה ומתכוון עליה שיחיה העני ולא ימות, אף הקב”ה מתכוון על הנותנה שיחיה ולא ימות.

Tzedakah has such protective powers because it builds up a store of good deeds that stand us in good stead.

4. **Eliyahu Zuta 1 (translated by Rabbi Yaakov Yosef Reinman) – Tzedakah comes to our defense.**

It is written, “and your charity shall go before you, the glory of God will gather you in” (Yeshaya [Isaiah] 58:8). When a person passes from this world, having given charity and having done good deeds, his charity and his good deeds go before him to find him a good resting place. They intercede before the Holy One, Blessed is He, on his behalf and do not let the prosecuting angels denounce him. This is the meaning of the verse, “If he has with him a defending angel, one of a thousand, to tell of a person’s virtue” (Iyov [Job] 33:23).

The following incident illustrates the protective merit of Tzedakah and Chesed:

In the Radin Yeshiva, a Free Loan Society was run by the students. Once, the Chofetz Chaim asked one of the yeshiva’s most esteemed students to take over the administration of the fund. The student, known to be extremely diligent, refused saying that he wanted only to learn Torah, and therefore did not have time to manage the loans. In response, the Chofetz Chaim opened the Talmud, Rosh Hashanah to page 18a and pointed to the text:

Abaya and Rava came from a family whose descendants died early. However, since they both studied Torah, they merited a longer life. Rava who studied Torah lived to forty years old, while Abaya who studied Torah and performed acts of Chesed, lived sixty years. (Based on A Collector's Collection, Rabbi Chaim Orange, Jerusalem Publications, p.65).

PART C. THE GIFT THAT KEEPS ON GIVING BACK

There may be a concern that one will lose out by giving charity. "How can I make ends meet if I'm setting aside a part of my meager income for charity?" God promises that not only will one not lose out, but he'll also gain.

1. Talmud Bavli, Taanit 9a – By its choice of wording, the Torah implies that one will become rich by giving tithes.

Rabbi Yochanan Said: What is the implication of the verse, "Tithe, you shall surely tithe" (Devarim 14:22)? Tithe so that you will become rich ["tithe" and "rich" share the same three-letter Hebrew root: עשר].

ואמר רבי יוחנן: מאי דכתיב (דברים י"ד) עשר תעשר - עשר בשביל שתתעשר.

Of course, every mitzvah makes you "rich" in the World to Come; the implication here, however, is that even in this world God promises that we will become rich if we give.

2. Rabbi Yaakov Yosef Reinman, based on Rabbi Yitzchak Abohav, Menorat Hamaor, Chapter 1 – Giving charity makes a person rich.

In the times of the Holy Temple, the Jewish people were able to fulfill the mitzvah of giving tithes from the produce of the land. However, now that the Holy Temple has been destroyed, the giving of charity has taken the place of the tithes [i.e. nowadays the giving of tithes in the land of Israel is Rabbinically ordained, not Biblical]. Therefore, the rewards outlined in the Torah for the giving of tithes apply to the giving of charity in our times.

The Talmud tells us that the giving of tithes makes a person rich and, consequently, so does the giving of charity (Taanit 9a) ...

Thus it is only wise for a person to be very meticulous in observing the laws of the tithes and to make sure that he sets aside the proper amounts. In our times, this applies to the giving of charity. It is proper to set aside the proper amount from one's income, regardless of how one earns it, and to give it to charity. In this way, he will make sure that his wealth is preserved. In this way, he will find that it will be multiplied manifold.

3. Midrash Mishlei 11 – One does not lose money by giving charity; on the contrary, he gains.

Said Rabbi Avahu: If you see a man distributing his money to charity, be assured that he will be blessed with more, as is written, "There are those who distribute and get more" (Mishlei 11:24). Said R' Shimon ben Gamliel in the name of R' Yochanan: If you see a man who holds back from charity, be assured that he will lose money, as it is written, "[One who] holds himself back from doing righteousness will only lose out" (ibid).

א"ר אבהו אם ראית אדם מפזר מעותיו לצדקה הוי יודע שהוא מוסיף שנאמר (משלי יא:כד) "יש מפזר ונוסף עוד". ... ארשב"ג א"ר יוחנן אם ראית אדם שמונע עצמו מן הצדקה הוי יודע שהוא מתחסר שנאמר (משלי יא:כד) "וחושך מיושר אך למחסור".

4. Rabbi Yisroel Meir Kagan (Chafetz Chaim), Ahavat Chesed, Part II. Ch. 17 – Giving charity is like planting a tree – a long-term investment.

It is mentioned in [the book] Tanna d'Bei Eliyahu Zuta, Chapter One, "... Yitzchak was only praised for his charity, as it is written 'And Yitzchak planted in that land etc.', and planting refers to charity, as is written 'plant for yourselves charity.'" Meaning, just as one desires to plant his field even though at the time of planting [it seems as though] he is throwing away his grain to the ground, nevertheless, he is sure that eventually he will harvest one hundredfold. So too one should desire to give to charity, and he should know that God will bless him for doing this mitzvah many times more than the amount he originally gave from his belongings, as is written "You shall give ... for God will bless you because of what you did."

איתא בתנא דבי אליהו זוטא פרק א' "... יצחק לא נשתבח אלא בצדקה שנאמר 'ויזרע יצחק בארץ' והיה וגו'". ואין זריעה אלא צדקה שנאמר 'זרעו לכם לצדקה'. "היינו, שכשם שאדם משתוקק לזרע שדהו אף שבעת הזריעה הוא משליך תבואתו לארץ, מכל מקום הוא בטוח שיצמח לבסוף כמאה פעמים ככה, כן ישתוקק האדם לצדקה, וידע שבדאי 'יברכו ה' עבור מצוה זו, ויתוסף לו בנכסיו כפלי כפלים עבור חסרון המועט הזה שמחסר עתה מנכסיו, וכמו שכתוב "נתן תתן וגו', כי בגלל הדבר הזה יברכך ה' וגו'".

The following story demonstrates the long-term effects of Tzedakah.

As kids we would blow the fluff from dandelions and watch the seeds hover in the air carried by the wind to wherever they would take root. Good deeds may be less tangible than dandelion seeds, but they too are blown by the wind without our knowing where they might take root and grow.

At the University of Pittsburgh's Western Psychiatric Institute, where I did my residency, there was a Korean doctor who told me he had been orphaned in the war. He had been cared for by an agency that received funds from charitable donors, mostly from the States. "I was able to eat and have clothes because someone gave money for hungry kids they did not know. Whenever I take care of a patient now I always think, 'This may be the person who saved my life.' And I am extra careful." (Rabbi Abraham Twerski, MD, Do Unto Others, pg. 130)

PART D. GUARANTEED RETURNS

The Talmud not only claims that we will benefit financially from giving Tzedakah; it goes as far as stating that we can even put this claim to the test!

1. Talmud Bavli, Taanit 9a – God says, "Test Me!"

Rav Yochanan met the young son of Reish Lakish and said to him, "Recite to me the verse you have learned today." The latter replied, "You shall surely tithe." What is the meaning of these words?" Rav Yochanan answered, "Give tithes that you may become rich." The boy then asked, "How do you know this?" Rav Yochanan replied, "Go test it [for yourself]."

The boy thereupon asked, "Is it permissible to test the Holy One, blessed be He; for isn't it written (Devarim 6), 'You shall not test God?'"

אשכחיה רבי יוחנן לינוקא דריש לקיש, אמר ליה: אימא לי פסוקיך! - אמר ליה: עשר תעשר. אמר ליה: ומאי עשר תעשר? - אמר ליה: עשר בשביל שתתעשר. - אמר ליה: מנא לך? - אמר ליה: זיל נסי.

אמר ליה: ומי שרי לנסייה להקדוש ברוך הוא? והכתיב (דברים ו') לא תנסו את ה'! - אמר ליה: הכי אמר רבי

Rabbi Yochanan replied, “Thus said Rav Hoshia: The case of tithe-giving is an exception [from the general prohibition], as it is stated (Malachi 3:10), ‘Bring all the tithes into the storehouse, that there may be food in My Temple, and thereby test Me – says God – [see] if I will not open for you the windows of Heaven and provide an endless blessing.’”

הושעיא: חוץ מזו, שנאמר (מלאכי ג'): הביאו את כל המעשר אל בית האוצר ויהי טרף בביתי ובחנוני נא בזאת אמר ה' צבאות אם לא אפתח לכם את ארבות השמים והריקתי לכם ברכה עד בלי די.

The Talmudic commentator Rabbi Menachem Meiri explains that this passage does not mean that one may purposely give money in order to become rich. As the Mishnah in Avot states, “Serve the Master not for the sake of receiving reward.” We are not to use selfish motivation as a religious ethic. Nevertheless, even more so than with other mitzvot, we may be certain that God will fulfill His promise to reward us for giving Tzedakah.

Reassurances of compensation are, indeed, valuable when it comes to certain mitzvot, particularly regarding the mitzvah of Tzedakah, because of the counterintuitive nature of the reward for it. After all, how can a person expect to become rich by giving away his money?

2. **Rabbi Shmuel Eidels, Chiddushei Maharsha (Aggadot), Taanit 9a – Though the promise of reward for giving Tzedakah may seem paradoxical, don't let that trouble you.**

[The reason for this promise is] that this mitzvah, more so than others, presents a person with a challenge; for how is it possible that in giving money away to charity (lit. *maaser* [tithes]), he will thereby become richer than before? God says, “Don't let this puzzle you.”

משום דבזו יבא אדם לנסיון טפי דהיאך אפשר שמתוך שאדם מחסר ממונו ליתן מעשר יבא להוסיף לו עושר ואמר אל תתמה על כך.

There is one more caveat as well: the money given to Tzedakah must have been earned in a “kosher” way.

3. **Rabbi Reuven Leuchter – The “test” only works with kosher money.**

It is important to note that the aforementioned “testing of God” by giving charity works only if *all* the money given to charity was honestly earned, completely free of any fraudulence or corruption. If there is even the slightest deceit or dishonesty involved in the money, the promise is not applicable.

KEY THEMES OF SECTION IV.

- ∞ There are many virtues and benefits to giving Tzedakah. This special mitzvah is the hallmark of the Jewish people and attests to the Jewish nature of one's character.
- ∞ Tzedakah has protective powers and can save us from untimely and unnatural forms of death.
- ∞ Not only do we not become impoverished from giving Tzedakah, we are even rewarded by God both in this world and the next for performing this mitzvah. God has guaranteed it.

CLASS SUMMARY

IF GOD DOESN'T WANT THERE TO BE POOR PEOPLE, THEN WHY DOESN'T HE TAKE CARE OF THEM HIMSELF?

Of course, He could, but that's not the point. God's larger concern is not just for the welfare of the poor but for the perfection of mankind. As such, it is part of God's plan that we have the chance to emulate His benevolence and give to others, an opportunity presented by an imperfect world.

Giving Tzedakah perfects our character by helping overcome selfishness, develop empathy, and view ourselves and others from a more broad social perspective. Tzedakah regularly affords us chances to develop these character traits.

HOW MUCH AM I SUPPOSED TO GIVE AND TO WHOM?

People with an average income are supposed to give at least ten percent of their net income to Tzedakah and preferably twenty. One who is very well off may give as much as he or she likes.

While Jewish Law does not determine to whom Tzedakah must be given other than the poor in general, on closer examination the Torah provides a value structure that creates priorities for our Tzedakah money: family members, neighbors, fellow citizens of the same city, the poor of the Land of Israel, and finally of the world.

IS THERE AN IDEAL FORM OF CHARITY? IF SO, WHAT IS IT?

The best form of charity is that which appears to the recipient not to be charity and does the most to end the cycle of dependence on outside contributions. Setting up a business partnership and hiring someone who needs the money are examples of this high-ranking form of Tzedakah.

As a rule, the quality of Tzedakah is measured by the extent to which it protects the dignity of the recipient and the fullness of heart with which it is given.

WHICH IS CONSIDERED MORE PRECIOUS: GIVING THE POOR ONE THOUSAND DOLLARS, BUT WITH A FROWN; OR GREETING SOMEONE WITH A SMILE BUT NOT GIVING ANY TZEDAKAH?

Even if a person gives someone the most precious gifts in the world but his face is solemn, then the Torah considers it as if he gave nothing. But one who greets his friend with pleasurable countenance is considered to have given the best gifts in the world, even if he did not actually give any gifts at all.

WHAT BENEFITS ACCRUE TO THE ONE WHO GIVES TZEDAKAH?

Aside from the good character it engenders, giving Tzedakah also has the power to protect us and even make us wealthier than we were before we gave.

RECOMMENDED ADDITIONAL READING

Tzedakah U'Mishpat, Rabbi Yaakov Yeshai Blau

B'Orach Tzedakah, Rabbi Yechezkiel Feinhandler