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?
Class outline:

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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 spurned 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 מאדך, literally “all of our very much.” The Hebrew word אדם has the same letters as the Hebrew word מאדך, but the letters are in the wrong order (אדם is in ascending order, מאדך 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誌icrously, 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: אמא אני יוצר האדם לא יוצרו הפשעessler – “A person must be extra careful regarding this commandment.”

The Tur only uses the Hebrew words מאי מאי 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 מאדך, 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.


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.

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...”
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.”

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.

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 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, whereas the former’s soul experienced a one-time inspiration to perform a tremendous act of generosity, and this inspiration subsequently departed.

The following story is about someone who knew the meaning of giving Tzedakah:
On his 93rd birthday, Menachem Kenigofer 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.

The mitzvah to help the poor is incumbent upon every Jew no matter how much money he has.
2. **Rambam, Matnot Aniyim 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.

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.

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.
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.”

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**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, although I’m not dirt poor.”
The Power of Tzedakah

Money & Possessions

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 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].”

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.

**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 …

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.

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.
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 recipients’ 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.”

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.

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.

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.

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.

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...
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.

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.

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.

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.
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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.

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.

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).

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.

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 precedence over the poor of those outside Israel.

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

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

   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.

**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.
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.

### Section III. The Eight Levels of Tzedakah

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.
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.

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!

**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...
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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 SENSIBILITY

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

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

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.

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.
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.

**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 …
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 vachesed yirdeHungi 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 ממוות: לא יועיל הון ביום עברה וצדקה תציל מموت.

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.

   שניה 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.

   נוראה צדקה שמצלת את אדם מדרך המיתה. בא מודדין לו. אדם נותן צדקה בעולם זה מתכוון 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” (Lyov [Job] 33:23).

   The following incident illustrates the protective merit of Tzadakah 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 descendents 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: נְשָׂף].

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).
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.”

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?’”

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)
Rabbi Yochanan replied, “Thus said Rav Hoshiaia: 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 – if I will not open for you the windows of Heaven and provide an endless blessing.’”

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.”

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