

Tzedekah: A Way of Life

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I feel this morning a little like the man who came home from church one Sunday, and whose wife inquired, “What did the minister speak about?” He responded with a one word answer, “Sin.” She probed further and asked, “And what did the preacher say about it.” Her husband replied, “He was against it.”

This morning, I want to speak to you about tzedekah.

At first glance, it may seem that other than saying that donating tzedekah is a good thing, and that I am all for it, what more could there be to say?

I can tell that some people are starting to get worried...You can relax, we are not launching a new capital campaign. Rather, one of the reasons I want to address this issue this morning is because it was one of the primary areas I studied intensively when I was in Israel on sabbatical this past year.

When I was trying to decide what to study, I saw a course that I almost passed over, and was at first reluctant to sign up for. It was entitled “Jewish sources on tzedekah.” I thought what else can I learn about this topic? I have spoken and written on the subject before. I have already studied the sources. We were wrapping up a successful campaign which necessitated research on the subject by me. What more was there for me to learn?

Nevertheless, I decided to take the class.

I was amazed to see how much there was to relearn, and to study for the first time, for Judaism has a tremendous amount to say on the subject.

I came away from my studies with a deeper appreciation of the fact that tzedekah is much more than just the Jewish community’s means of raising and distributing charity. It reflects a philosophy, a mindset, an outlook and a way of life. Consequently, if we understand what it is that Judaism teaches us about this subject and its insights, then we comprehend Judaism’s very perspective on life, society and the individual. Many of the regulations emanate from the biblical law that the corners of the field, and the crops which are dropped or forgotten are to be left for the poor, which is actually based on the notion that ultimately, everything comes from and belongs to God.

In short, if we understand tzedekah, and grasp what it is all about, I contend, we get to the essence of Judaism and what it is that Judaism believes God expects of us. The mitzvot show that halakha (Jewish law) reveals a concern for the needs of the community and of the individual members of that community.

Jewish folklore is resplendent with many jokes and stories about shnorrers and beggars. Take for example, the one where a beggar is upset with the measly offering he is given one day by one of his “regulars.” Naturally, the beggar says something. And the donor tries to explain that he had a bad week, and hadn’t made any sales. To which the beggar replies, “Nu! So just because you had a bad week I should have to suffer?!”

A variation of the same joke: When the man explains that he can’t give his usual amount because he has had some unanticipated extra expenses since his wife fell ill. He had to send her to an expensive health resort, where it was cold, which necessitated buying a whole new wardrobe for her. The beggar shouted, “What?! All that you did with my money!”

The halakha which governs the realm of tzedekah shows that the jokes are actually based on an intricate system of Jewish laws, many of which unfortunately, may be foreign or unfamiliar to us. A central pillar of the structure is to guarantee that the poor are provided for, but even more than that, Judaism introduced the revolutionary concept that the poor have rights and that members of society have an obligation to care for their welfare.

So let me share with you this morning some of the insights I gained and allow me to teach you some of the fascinating and truly remarkable material which I studied this past year.

As many of you know, tzedekah comes from the word tzedek which means justice. Consequently, although it is an opportunity to perform an act of compassion, Judaism treats it as a form of self-taxation, which therefore is not a voluntary act, or something we can choose to do. In this way, it differs from charity, which is voluntary.

Among the factors which our sages considered are the responsibility of the individual to give tzedekah to communal funds, which are then used to aid the poor and to support communal institutions. In addition to the standards imposed on each individual by the community, each person may also chose to give assistance to needy individuals --- which brings us to the first halakhic dispute I encountered. If one is required to give a certain amount to the communal funds, and then one gives money to help an individual, can that amount be subtracted from what he is supposed to give to the community? It probably is one of the earliest records of a discourse on tax deductions in human history. (In fact, the discussants are Rabbis Hey and Resh Block.)

Obviously, the sources discuss extensively what is the obligation of the community to aid and support people in need. The sages debate and try to determine a standard of how much support the community is required to give to the individual.

The Talmud set as the poverty level 200 zuz. Anyone with less than that amount was entitled to receive a stipend. It was not an arbitrary number. The rabbis arrived at this figure because it was the cost of providing food for two people for a year. There are wonderful disputes and arguments which I studied dealing with whether or not the 200

zuz is a fixed standard, or a subjective one, and how to get around it. The story is told of a man who had 199 zuz. Rather than give him just one zuz, Rabbi Judah haNasi took him out to a pub with others, had the man pay, and then since he was down to 100 zuz, saw to it that it received the support he knew he needed.

Jewish law even deals with under what circumstances the person receiving aid must dispose of property, sell goods or liquidate personal assets before being entitled to receive communal aid. The texts show an unbelievable insight: that the rabbis recognized that one does not have to be destitute to be in need of assistance.

Is one required, for example to sell his household items, such as his bed, dishes, or silverware? The Talmud asks, what about a silver back scratcher? Surely, all can agree that this is a luxury, nonessential item, and therefore must be sold before seeking public aid. So the natural question arises: and what about a back scratcher that is not made of silver?!

And what about other personal items. Where do we draw the line? One ruling is that it is not necessary to sell everything that is a luxury if asking for help from a private individual. But if turning to the community for support, then the person must first sell his nonessential luxuries.

This whole discussion shows that the poor person has certain obligations to the community. If individuals in the community are making sacrifices, so too, must he. Incidentally, elsewhere we are taught that even a poor person, who himself receives aid from the community must also contribute to the community coffers.

The rabbis take up, in detail, the case of what to do when a person may have property, but lacks the funds to take care of his day to day needs. Despite the person's wealth, since he does not have access to his resources, does he qualify for communal support? Ah, you say, the answer is obvious – let him sell off his assets. But, the Talmud counters, since everyone knows he is pressed and under duress, when he goes to sell his land, people would pay much less than the true value, resulting in his selling at a significant loss.

A person cannot be compelled, for example, to sell during winter time when he will get much less for his property, and the community must support him until the summer when he can sell at full value. The Rambam refined the ruling and said he is to be supported until he can get at least ½ the value of his field.

One of the paramount issues we studied was how to help the needy. One section of the code of Jewish law considers how to give help to the person who needs it, but who is too proud to request or accept from others.

The Talmud is replete with a number of stories which illustrate the importance of preserving the dignity of the recipient. A story is told of Mar Ukva who used to send money to support a person. One time, he sent his son to deliver the money. The son reported to his father upon his return, that the man clearly no longer needs his father's

support, for he was using wine rather than water. When Mar Ukva heard this, he doubled the amount he gave, saying he obviously must need more, not less money.

Jewish law is fastidious in stipulating that every step must be taken not to shame, denigrate or degrade people who receive aid.

The Talmud tells us of Rabbi Chana bar Chanilai who would leave his hand in his pocket so that he could always be ready to give to a poor person who asked for money. He wanted to be sure that the person would not have to wait an extra moment and that he would not humiliate anyone he was helping.

Elaborate procedures were instituted to preserve the anonymity of those who had fallen on hard times. In the time of the Temple, there was a *lishkat hashaim*, a secret chamber where pious people would leave money, and those who had become poor could take it in secret, without fear of embarrassment.

The extent to which we are supposed to consider the feelings of the poor is revealed in a story about a person who was once well to do and who had fallen on hard times. The Talmud states in this situation, a person must be allowed to adjust gradually to his diminished economic status. In one episode, a man who had been very wealthy, who owned a horse, and who always had a horseman accompany him suddenly became very poor. The great sage Hillel personally ran before the horse of this man who had recently become impoverished because they could not find another person to do it.

The medieval commentary *Kli Yakar* refers to the verse in the Torah that you are “required to lend money to the poor *’imach’*, who are with you.” He says that the use of the word, “*imach*”, with you, is meant to teach that the poor are to be maintained in a way to insure that they are on your level, that they are with you.

It brings to mind the story of the beggar who clamored for the attention of the town’s wealthiest citizen. After much commotion, he finally got an appointment, and was dismissed after a few minutes with some gelt. As he was about to leave, the philanthropist said, “Sir, I want you to know had you not made such a pest and nuisance of yourself, I probably would have given you more.” The beggar replied, “Look, mister, I don’t tell you how to run your business, so don’t tell me how to run mine.”

That is the the meaning of “*imach*”, with you. (It also may be the definition of the word, *chutzpah* as well.)

Other issues I studied included what to do if a person asked for aid, but became wealthy after making the request; how to handle competing requests for help; what to do if a member of the community had been kidnapped and was being held hostage; who to redeem first if more than one was held hostage. One interesting section in the *Beit Yosef*, a code from the Middle Ages, talks about what to do with excess funds collected for one purpose when that condition no longer exists. The specific case had to do with money gathered to help pay for the funeral of an indigent individual on his death bed,

who did not die. Was he now entitled to the money, or would that be problematic since the donations were collected on the assumption that it would be used to pay for his funeral expenses.

Marc Zbrowski and Elizabeth Herzog document in their book about the Eastern European shtetl, Life Is with People, how pervasive and all-encompassing the concept was, and how it touched all aspects of a person's life. They wrote,

“Life in the shtetl begins and ends with tzedekah. When a child is born, the father pledges a certain amount of money for distribution to the poor. At a funeral the mourners distribute coins to the beggars who swarm the cemetery...If something good or bad happens, one puts coins into a box. Before lighting the sabbath candles, the housewife drops a coin into a pushke...The gesture of giving becomes almost a reflex.”

The Shulhan Aruch, an authoritative code of Jewish law delineates the criteria and circumstances which allowed community officials to compel members to donate to support communal institutions, such as to build a synagogue or to buy a torah scroll.

Every community had a kuppah and a tamhui. All residents were required to give a fixed amount to the kuppah, whereas people could give as much as they chose to give to the tamhui. What was the difference between the two? The kuppah provided people food for 14 meals, enough for one week. The Tamhui would take care of people who cannot get by for the day. In this instance, when someone needed food for their immediate needs, we are instructed not to ask or attempt to clarify if the individual is truly in need. The community officials are required to just give it to him without making any further inquiries. The needs of the person seeking aid over a longer period, however, could be examined and evaluated, within the bounds of the regulations governing how they are to be treated.

Historical records reveal that the Jewish community in Rome from the 1600's numbered only several thousand, yet they maintained seven charitable societies that provided clothes, shoes, beds and food for the poor. Another organization aided families struck by sudden death, and another was responsible for visiting the sick. Still another collected charity for Jews in Israel, and eleven raised money for various Jewish educational and religious activities. They were no different from other Jewish communities.

Extensive, elaborate laws pertain to who can collect and distribute the money, as well as to how the community determines how much each person should give. And yes, it even talks about what to do when one gives a pledge to tzedekah, and then reneges on that commitment.

The seemingly simple matter of tzedekah is subject to many variations and permutations and is far more complex than appears. On many of the issues, there is no one definitive ruling, but conflicting and contrasting opinions. (We are talking about Jews after all.)

So, my friends, what does all of this have to do with you, and why is it worthy of discussion on Rosh Hashana? It is more than just a discourse on the laws of tzedekah, (and more than just allowing me to fulfill my contractual obligation to report to you on my sabbatical.) Hopefully you now see why I said earlier that a study of this material gives us an insight into and reflects Judaism's approach to life and our philosophy about how we should treat others.

The Orech HaChayim says that the charity box in the synagogue is not so much a means of raising funds, as much as it is an opportunity for us to show concern for others before we pray for ourselves.

This Day of Judgment has a certain aura to it. It is a time for us to evaluate our actions in light of the teachings of our tradition, to see where we fall short, and what it is that we need to work on. It is at once both a time of hope and new beginnings and a time of awe and apprehension.

Moreover, on this day, our sages assert, our actions are judged and our fate is determined. There is a direct connection between the two, for our liturgy tells us that "tephillah, teshuva, and tzedekah ma'averin et roa hagezerah: prayer, repentance and acts of charity help avert the harshness of the decree."

These three elements, form the central motif of the holiday and give it its unique message and distinguishing characteristic.

Tephillah/prayer is accomplished by your being in synagogue this morning, (and it is really accomplished if you stay all the way through tashlich!) If we do things right, and heed the message of the prayers, it will lead to the other two. If we pay attention to the liturgy we recite, we see that it is designed to lead us to seek teshuvah, repentance. This season is a time to seek healing and forgiveness with our loved ones. These days leading up to Yom Kippur are a time for turning, for seeking and giving forgiveness.

For some people the third element is the easiest of the three, and for some it is the most difficult.

We can be proud of the fact that Jews are always among the most generous members of any society. Perhaps it is because of the structure developed over the ages by our rabbis.

One of the most important comments political figures make is not what they say, but how much, or how little they give to charity. It amazes me to see how often these people who know that their tax returns will be revealed and held up to public scrutiny give so little.

That is not the case with all public officials. I have learned that one of the four major candidates for national public office is so generous, that he gives all of his salary to tzedekah. I am referring of course to our own Joe Lieberman, about whom I spoke yesterday. Although he does not like to discuss it publicly, I am told by reliable sources that each month he gives his entire paycheck to Hadassah.

Our generosity or frugality, the amount we give away says a great deal about an individual and his or her values. This is why our sages said that we only really possess that which we give away. The philanthropist Nathan Strauss responded when asked how rich he was, “When I add up my charity receipts, then I shall be able to tell you how wealthy I am.” Eugene Borowitz and Frances Weinman Schwartz in their book Jewish Moral Values suggest that when we do our tax returns, we should compare how much we spent on personal items, on entertainment, our vacations, on ourselves with what we spent on charity. For the record, Jewish law says an ideal figure is 10% of our net income. If we fall short, now is the time for us to think about how to rectify the situation.

It upsets me when people do not want their rabbis to speak about our obligation to support the community, to give tzedekah. They proclaim that they want to hear only spiritual messages, revealing an ignorance of the importance of these matters in Jewish law. Make no mistake about it. Reaching out and giving tzedekah is in the eyes of Judaism one of the most spiritual things we can do. It is one of the ways in which we are partners with God.

The language may not seem very lofty, but the concepts are. The whole system of legal minutiae is based on the recognition by the rabbis that they believe in a God who is involved in the world of ordinary human beings, and that we are therefore, responsible for each other. It is our obligation to care for all.

Rabbi David Hartman put it this way in his book, *A Heart of Many Rooms*, “In their attempt to have the Law address almost every aspect of life, the authors of the Talmud and those who followed in their tradition refused to regard any aspect of the human condition as unworthy of divine concern...Halakha constitutes a collective language giving expression to a shared spirituality.”

Tzedekah entails more than what we give to help the less fortunate. It is the chance to show we are not indifferent to the pleas and needs of others.

It is a test to see if we are concerned about more than just ourselves and our own material comfort. It is the opportunity afforded us to do justice, to use our resources to right wrongs and to support the institutions which better and serve our society.

May we take the teachings of our tradition to heart, and put them into practice so that we are inspired by the biblical injunction, “Tzedek, tzedek tirdof: justice, justice shall you pursue.”

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