In virtually all societies, functions which lie beyond the domain or the capability of the individual are publicly financed. Jewish communities throughout history have assessed contributions for such functions from individual members, and Jewish tradition is rich with law and discussion about how to fairly distribute this burden. In this summary, as in the Tamari text on which it is based, the imposition of required contributions will be called “tax” or “taxation”; in a modern sense, most of the concepts may be applied to the dues structure of a congregational community.

**The Community’s Responsibility and Rights.** Any system which asserts the right of the community to assess property from the individual must be justified to its members, either philosophically, ideologically or religiously. In Jewish thought, the core concept underlying such a right is society’s responsibility for each of its members, down to the least fortunate—a responsibility which extends over and above the mitzvah of individual charity. Ultimately, the rabbis would spin out the logical extension of this: that the community (including its less fortunate members) has some rights in the property of all the individuals in the community.

The wellsprings of this communal power were to be found in Halakhic text interpretations, which Tamari places in four general categories: The rights of neighbors (joint owners of adjacent property must co-finance common needs); the obligations of the citizen (each must contribute to the economic security of the whole); the rights of the king (kings in the Davidic line were empowered to take private property (with compensation) for the public good); and the law of the land (the secular government’s law, if not illegal or discriminatory, was to be honored by the Jewish community). The result was a system of contributions for public functions--support support of Torah study, building of cemeteries and synagogues, feeding the poor, supporting widows and orphans—which had the force of law (and was in fact enforced).

More importantly, concepts of basic equity among the inhabitants were promulgated. The level of taxation derived from the consent of the community. Tax evasion was the equivalent of theft from the other community members. Taxes were to be imposed by a formula which approximated fairness and equity. Widows, orphans, and the very poor were exempt from taxation. These concepts all had roots in Torah and its explication. They were interwoven with the three basic types of taxation which historically were found in Jewish communities.

**Types of Taxation.** Over the centuries, taxes have been levied in three basic ways, and Jewish communities have employed all three: (1) the poll, per capita, or “flat” tax – each taxpayer pays the same amount or rate; (2) the excise tax or “user fee” – only the taxpayer who utilizes a service is taxed on the use of it; and (3) the “progressive” tax – a tax based on the income or wealth of the taxpayer. [It will easily be seen that a modern congregation may employ one, two or three of these methods in raising the revenue necessary for functioning as well.]
Communal taxes based on income were unknown outside the Jewish world until the nineteenth century. In Jewish life, such taxes were known from antiquity. They were not pure income taxes as we know today (although see the discussion of tithing below) but were user taxes which were allocated based on the benefit derived—an allocation which in some cases was further tempered on the basis of wealth. An expense which protected the lives of all equally justified a per capita tax, but an expense which protected the property of the wealthy should result in a tax calculated according to wealth.

The sophistication of this system is illustrated by the rabbinic ruling on the cost of building a city wall. In medieval Europe, the wall was to protect property, not life, so a per capita tax was not justified. Therefore the rate of such tax should be based on wealth. But those who lived closer to the city’s edge (and the wall) needed its protection more than those in the city center. So the tax was further apportioned to place the larger share of the total expense on those living close to the wall.

Of course with some functions, such as assistance to the poor, utility never entered the computation, and these taxes were based strictly on wealth. Why not per capita? Because, the rabbis said, those who possess wealth bear a greater moral responsibility to fund the needs of those who do not. Also, as to public expenses where everyone derives an equal benefit, such as the funding of a cantor’s salary, the rich person must fund the poor person’s pro rata share, simply because the poor person cannot fund their own.

**The tax base and exemptions.** As noted above, Jewish values demanded that certain property be excluded from the tax base and certain persons exempt from taxation. Widows, orphans and the poor were usually exempt. So, too, often were the disabled. Torah scholars were exempt. And the portion of a person’s income set aside for making aliya was exempted as well. In addition, newcomers were often given a year’s grace.

Communal taxes were based on “equity,” that is, the value of income-producing assets. The type of wealth taxed was carefully denoted so that taxes would not be confiscatory (i.e., so that property which did not produce income would not eventually be consumed by the tax). Therefore, personal belongings, one’s residence, books, and monies set apart for charity were not counted in the tax calculation.

In sum, the Jewish concept of taxation is democratic, compassionate, non-confiscatory, and in many instances progressive. One of the primary purposes of such taxation is publicly funding the transmission, study and preservation of Jewish values, ritual and community. Taxes, when imposed, are mandatory because the community has the right to make them so. A failure to fulfill one’s mandated responsibility, therefore, is theft from the community. Fundamental to traditional Jewish economics is an understanding that, ultimately, all of our wealth has its origins with God, and our enjoyment of that wealth is conditional upon how we use it. Each Jewish community is challenged, therefore, to use its collective resources well, and to be fair and thoughtful in how it decides to raise the monies needed for its well-being.
Tzedekah Sources & Teachings

Deuteronomy 15:4-11

(4) There shall be no needy among you—since YHVH your God will bless you in the land that YHVH your God is giving you as a hereditary portion—(5) if only you heed YHVH your God and take care to keep all this Instruction that I enjoin upon you this day... (7) For when there is a needy person among you, one of your kinsmen in any of your settlements in the land that YHVH your God is giving you, do not harden your heart and shut your hand against your needy kinsman. (8) Rather, you must open your hand and lend him sufficient for whatever he needs. (9) Beware lest you harbor the base thought, “The seventh year, the year of shemittah, is approaching,” so that you are stingy with your needy kinsman and give him nothing. He will cry out to YHVH against you, and you will incur guilt. (10) Give to him readily and have no regrets when you do so, for in return YHVH your God will bless you in all your efforts and in all your undertakings. (11) For there will never cease to be needy ones in your land, which is why I command you: open your hand to the poor and needy kinsman in your land.

Sifrei Devarim 114

(1) (Devarim 15:4) "There shall be no needs among you" - and elsewhere it is written (Ibid. 11): "For there will never cease to be needy ones in your land!" — When you do the will of the Compassionate One, the poor will be found among others, and when you do not do God’s will, the poor will be among you.

(2) אֶפֶס כָּל לָיְיוּ הַר בְּרֵאשִׁית. לַחֲלוֹל הָאֲדָמָה
אמור: כִּי לֹא יִהְיוּ אֲבוֹנָיו בְּנֵמָק שָׁמַאלֵהוּ.
עַשּׂׂו צְדָקָה שָׁלָם מְקוֹם. אֱבָנָיו בַּחֲרֵרִים;
וּבְנֵמָק שָׁמַאלֵהוּ אַרְבָּאָהוּ צְדָקָה שָׁלָם מְקוֹם.
אֱבָנָיו בַּכּוֹס.
Sifrei Devarim 116

(Deut. 15:7) "If there be among you—and among others—a needy person - the one most needy takes precedence. One of your brothers": your brothers from your father. Indicating that your brothers from your father take precedence over your brothers from your mother. "In any of your settlements": The inhabitants of your city take precedence over those of another city. "In your land": The inhabitants of Eretz Yisrael take precedence over those who live outside the land. "In any of your gates": If he sits/resides in one place you are obliged to help him; if he goes begging from place to place (or door to door?), you are not obliged to do so. "That YHVH you God is giving you": (This extends the obligation) to all places.

"Do not harden your heart": There are some who agonize over whether to give or not to give. "And do not close your hand": There are some who stretch forth their hand and retract it and close their fist. "against your needy kinsman": If you do not give to him, in the end you will have to help him; and whence is it derived that if you open (your hand) to him once, in the end you will open it many times? From (Ibid. 8) "But open, you shall open your hand to him." "And lend shall you lend him": If one is impoverished but does not want to take charity, he is given the money as a loan, and then, (when he wishes to return it), it is ceded to him as a gift. If he is impoverished and does not want to take charity, he is told "Bring a pledge" (as security), in order to appease him. "Sufficient for his need": You are commanded to sustain him, but not to enrich him. "for which is lacking to him": even a horse, even a servant (if that is what he is used to).
How to Give? Rabbinic Teachings

1) Rabbi Yona said, “Happy is the one who gives to the person in need” is not what the verse says, but rather, “Happy is the one who is maskil [from root to weigh, consider] in relation to the person in need” (Psalms 41:3). That is, one must examine the mitzvah carefully in order to find the best way to perform it. (Jerusalem Talmud, Peah 8:8)

2) *When your brother sinks down in poverty, and his hand falters beside you, then you shall strengthen him* (Leviticus 25:35): Don’t allow him to fall into utter poverty. The commandment may be explained by analogy with a load on a donkey: as long as he is standing up, one may grab him and keep him upright. Once he has fallen, five men cannot make him stand up again. (Sifre Vayikra)

3) Rabbi Abba said in the name of Rabbi Shimon ben Lakish: The one who lends money is greater than one who gives tzedakah; and the one who throws money into a common purse (to form a business partnership) is greater than either. (Talmud, Shabbat 63b)

4) A man came in front of R. Nechemyah [asking for tzedakah]. R. Nechemyah asked him, "What do you normally eat?” The man answered, "Fat meat and old wine." R. Nechemyah replied, "Are you willing to dine with me on lentils?” The man ate lentils with him and died. R. Nechemyah said, "Woe is me, that I killed him!" Should R. Nechemyah [really] lament over himself, that he killed him!? [No], the man was at fault, for making himself so finicky.

A man came in front of Rava. Rava asked, “What do you normally eat?” The man: “Fattened chicken and old wine.” Rava: “Are you not concerned for imposing on the community?” The man: “Do I eat from what belongs to them?! I eat from what belongs to God!” Meanwhile, Rava's sister arrived, whom he hadn't seen for 13 years, and brought him a fat chicken and old wine. He said, “What is this?”; [then] he said to him, “I apologize to you, come and eat”...

...Mar Ukba had a poor man in his neighborhood to whom he regularly sent 400 zuz on the eve of every Yom Kippur. On one occasion he sent the money via his son, who came back and said to his father: “He does not need [your help].” “What have you seen?” his father asked. “I saw that they were spraying old wine before him” [i.e. a luxury]. “Is he so delicate?” the father said, and, doubling the amount, he sent it back to him. (Babylonian Talmud, Ketubot 67b)

5) R. Dosthai son of R. Jannai preached: Observe that the ways of God are not like the ways of flesh and blood. How does flesh and blood act? If a person brings a present to a king, it may be accepted or it may not be accepted; and even if it is accepted, it is still doubtful whether s/he will be admitted to the presence of the king. Not so God. If a person gives but a small coin to a beggar, they are deemed worthy to receive the Shekhina, the divine Presence, as it is written: “In tzedek I shall behold Your face” (Psalms 17:15). R. Eleazar used to give a coin to a poor man and turn to pray, because, he said, it is written, “In tzedek I shall behold Your face.” (Bava Batra 10a)
6) Thus said God to Israel: My children, every time that you provide for the poor, I account it to you as if it is I you have nourished. (*Midrash Tannaim on Deut. 15:9*)

7) Rabbi Isaac said: The one who gives a coin to a poor person receives six blessings, and the one who speaks to the poor person comforting words receives eleven blessings. (*Bava Batra 9b*)

8) We have never seen or heard of a community that does not have a *tzedakah* fund . . . The court may require giving of *tzedakah* and flog the one who refuses. [The court] may assess a sum and seize property for payment . . .

A poor person who is your relative should receive from you before others, the poor of your household before the poor of your city, the poor of your city before the poor of another city . . . One must feed and clothe the non-Jew along with the Jew for the sake of peace.

If a person goes [begging] from door to door, one need only give a small gift, but it is forbidden to let a person who asks go empty-handed, even though you might give only a dry fig.

There are 8 levels of *tzedakah*, each superior to the other. The highest is one who supports someone reduced to poverty by providing business capital or entering into a partnership or finding work for the person so that s/he will not have to beg...Next is a person who gives anonymously to a person who remains anonymous, or gives to a reliable public fund...Below this is one who remains anonymous but knows who is receiving the gift...Below this is one who does not know who will receive the gift even though the giver is known to the receiver...Below this is one who gives to a person before being asked...Then come those who give after being asked...Then come those who cheerfully give an insufficient amount...Then those who give while scowling.

(*Maimonides, Mishneh Torah, Matanot l’Aniyim, chapter 7—12th century law code*)
Building the Mishkan

Exodus 30:11-16

(11) YHVH spoke to Moses, saying:
(12) When you take a census of the Israelite people, each shall pay an atonement for his soul to God when being counted, and no plague will come upon them in being counted. (13) This is what each one who is counted shall give...a half-shekel as an offering to YHVH.
(14) Everyone who is counted, from the age of twenty years up, shall give the offering of God. (15) The rich shall not pay more and the poor shall not pay less than half a shekel when giving YHVH’s offering to atone for yourselves. (16) You shall take the atonement money from the Israelites and give it to the construction-service of the Tent of Meeting.

Rabbi Arthur Waskow writes, “The text mentions that collecting the half-shekel will avert plague from the Israelites, and that money for the Shrine will act as atonement for the people. Paying the tax under these circumstances is an act of great spiritual power.”

- What do you think is the “spiritual power” of each person being “counted” through the bringing of the half shekel? Why is this a spiritually or personally powerful act?
- What is the lesson in the payment of the half-shekel for the funding of sacred communal structures? What values are indicated here?

Exodus 35:4-36:7

(4) Moses said to the whole community of Israelites: This is what YHVH has commanded: (5) Take from among you gifts to YHVH; everyone whose heart so moves them shall bring them, gifts for YHVH: gold, silver, and copper... (10) And let all among you who are skilled come and make all that YHVH has commanded... (20) So the whole community of the Israelites left Moses’ presence. (21) And everyone whose heart lifted them up and everyone of willing spirit came, bringing to YHVH their offering for the work of the Tent of Meeting... (22) Men and women, all whose hearts moved them, all who
would make an elevation offering of gold to YHVH, came bringing brooches, earrings, rings, and pendants—gold objects of all kinds... (29) Thus the Israelites, all the men and women whose hearts moved them to bring anything for the work that YHVH, through Moses, had commanded to be done, brought it as a freewill offering to YHVH... (2) Moses then called Bezalel and Oholiab, and every wise-hearted person whom YHVH had given wisdom of heart, everyone whose heart lifted them up to undertake the task and carry it out. (3) They took over from Moses all the gifts that the Israelites had brought, to carry out the tasks connected with the service of the sanctuary. But when they continued to bring freewill offerings to him morning after morning, (4) all the artisans who were engaged in the tasks of the sanctuary came and said to Moses, “The people are bringing more than is needed for the work that YHVH has commanded.” (6) Moses thereupon had this proclamation made throughout the camp: “Let no man or woman make further effort toward gifts for the sanctuary!” So the people stopped bringing: (7) their efforts had been more than enough for all the tasks to be done.

Ramban, the 13th century Spanish commentator, said this about verse 35:21:

The phrase everyone whose heart lifted them up refers to the wise people who did the work...The phrase “whose heart lifted them up” means to be brought close to the work, for there was none among them who had learned this skilled work before from any teacher, or who had trained his hands in it at all. But each one found within his nature that he knew how to do it, and his heart was lifted up in the ways of God (II Chronicles 17:6) to come before Moses and say to him: “I will do all that my lord speaks.”

- Why or how did the construction of the mishkan allow people to discover hitherto unknown parts of themselves? What is the “heart work” described in these verses?

- What does this text teach about the gathering of resources to create sacred community?
How Does a Community Funds Its Basic Needs?

The Mishnah – written down about 200 C.E. in the land of Israel – assumes that people who lived in towns or cities often lived in courtyards with adjoining houses. The towns were surrounded by walls for protection from thieves and others, with one main gate into the town.

Bava Batra 7b

MISHNAH: He [a resident of a courtyard] may be compelled to [contribute to] the building of a gate house and a door [in the main gate] for the courtyard. Rabban Shimon ben Gamaliel, however, says that not all courtyards require a gate house. He [a resident of a city] may be compelled to contribute to the building of a wall, folding doors and a cross bar. Rabban Shimon ben Gamaliel says that not all towns require a wall. How long must a person reside in a town to be counted as one of the townspeople [and required to make these payments]? Twelve months. If, however, he buys a house there, he is at once reckoned as one of the townsmen.

GEMARA: HE MAY BE COMPELLED TO CONTRIBUTE TO THE BUILDING OF A WALL etc. R. Eleazar inquired of R. Yochanan: Is the impost [for the wall] levied as a poll tax (i.e. a flat tax per person) or according to means? He replied: It is levied according to means; and you, Eleazar my son, should fix this ruling firmly in your mind. According to another version, R. Eleazar asked R. Yochanan whether the impost was levied in proportion to the proximity of the resident’s house to the wall or to his means. He replied: In proportion to the proximity of his house to the wall, you, Eleazar my son, should fix this ruling firmly in your mind.

- According to the Mishnah, what are the criteria for someone to be considered a full citizen (a “townsman”) of the community?

- In the Gemara’s discussion of how to pay for the wall, what are the different criteria laid out for how the town might levy the tax? Which makes most sense to you?

[According to the Tosafot - medieval commentators on the Talmud - the two opinions of Rabbi Yochanan are combined, meaning that a poor person at a distance from the wall paid less than a poor person near the wall, and same for rich people near and far from the wall, but the rich person at a distance from the wall still paid more than the poor person near it.]

Bava Batra 8a

HOW LONG MUST HE BE IN THE TOWN TO BE COUNTED AS ONE OF THE TOWNSMEN? ...But is twelve months’ residence required for all imposts? Has it not been taught: “[A person must reside in a town] thirty days to become liable for contributing to the soup kitchen, three months for the charity fund, six months for the clothing fund, nine months for the burial fund, and twelve months for contributing to the repair of the town walls”? — R. Assi replied in the name of R. Johanan: Our Mishnah also in specifying the period of twelve months was thinking of the repair of the town walls.
• Why might there be differing amounts of time as a resident required for different kinds of taxes? (In the Gemara text above, the soup kitchen, charity fund, clothing and burial funds are all intended to help those who are in need of assistance, whereas the town walls benefited everyone.)

R. Assi further said in the name of R. Johanan: All are required to contribute to the repair of the town walls, including orphans, but not the Rabbis, because the Rabbis do not require protection. R. Papa said: For the repair of the walls, for the horse-guard [who made sure the walls were secure] and for the keeper of the armory, even orphans have to contribute, but the Rabbis [do not, since they] do not require protection. The general principle is that even orphans have to contribute for any public service from which they derive benefit. Rabbah levied a contribution for tzedakah on the orphans of the house of Bar Merion; whereupon Abaye said to him: Has not R. Samuel ben Judah laid down that money for tzedakah is not to be levied on orphans even for the redemption of captives? — He replied: I collect from them in order to give them a better standing.

• Orphans were considered among the poorest and most vulnerable of a town’s citizens. Why, according to the Gemara, should they be included in some taxes? Why did Rabbah also collect tzedakah (charity) from orphans, even though others had ruled they should be exempt?

• Based on this Talmudic discussion, what do you think are criteria to take into consideration when thinking about how a community should raise funds for its own upkeep? Should everyone, regardless of income level, be expected to contribute something?
Halakhic Guidelines on Tzedakah
(from www.just-tzedakah.org)

How Much to Give?

Minimum
The minimum annual contribution to tzedakah is an amount under $2. However, that is unacceptably low for a person who himself eats decent food and wears decent clothes.

If one gives the minimal amount or above, they fulfill the mitzvah of tzedakah, but not necessarily as it should be done. That amount would be appropriate for someone who has no income or is so poor he himself is supported by tzedakah and is living at a subsistence level. A person who eats bread, meat and cooked foods and dresses nicely should certainly give a tenth or a fifth of their income.

Good
It is acceptable for a person of adequate means to give 10% of one’s income including any accretion in wealth as well as a one-time contribution of a tenth of one’s net assets.

Better
The choice performance of the mitzvah of tzedakah is to give 20% of one’s income including any accretion in wealth plus a one-time contribution of one-fifth of the value of net assets.

The rabbis limited tzedakah to giving no more than a fifth of income for fear that being overly profligate in giving tzedakah may cause a person eventually to come to need. There are, however, exceptions to the one-fifth upper limit. One may give more than a fifth in the following circumstances:

To ransom a captive.

To save a life.

If the donor is near death, they may give more than a fifth. Some say a dying person should limit the amount they leave for tzedakah if the donor’s children would need a bequest in order to support themselves. Some say the maximum amount a dying person can leave for tzedakah is one-third, others one-half, of the estate.

To support Torah scholars.

If the donor has a regular job, a steady business income, or is very wealthy they may give more than a fifth. However, Rav Moshe Feinstein disagrees with this ruling on the grounds that all of us, no matter how rich, need to be reminded that we can suffer reversals. However, Rav Moshe permits more than a fifth to save lives, ransom captives, and build new buildings for Torah institutions.

To atone for sin.

Best
In a place with many advantaged people and few poor, the community should provide the poor with whatever they lack. Each person of adequate means must give their fair share (as decided by the community or voluntarily) to meet this requirement.

The optimal performance of the Torah mitzvah of tzedakah requires that we give to the eligible poor "dai mochsoro"—enough to fulfill whatever he lacks. The Aruch HaShulchan argues vigorously that this is what the Torah demands and that there is no justification in the Torah to give less. It is only because the resources of the Jewish community became so small and the poor so many that the rabbis were forced to find the less demanding requirement of giving a tenth or a fifth. Whether an individual poor person lacks a thing depends on their individual circumstances, community standards, and what they are accustomed to.

In general, the obligation to provide the poor with what they lack does not fall on the individual, but on the community. The individual is generally obligated only to make known the needs of a poor person she discovers. However, if there is a single rich person in town, no community charity effort, and few poor people, the rich person does have the obligation to provide to the poor with whatever they lack if he can afford to do so. Under this optimal arrangement, each person of adequate means would be required to contribute their fair share to the community fund so the eligible poor receive whatever they lack.

Maimonides defines the requirement of providing "dai machsoro"—enough to provide whatever the poor lack—as follows: "If a person has no clothing, clothe him; if he has no household utensils, buy them; if they have no spouse, arrange for them to get married. Even if the practice of this poor person had been to ride on a horse preceded by a running servant and the person had financial reversals, buy him a horse to ride and a servant to run before him. The mitzvah is to fulfill their needs but not to make them rich."

The obligation of giving the individual whatever he lacks has the following limitations:

It applies only to people from one’s own city. For a poor person who travels from city to city, it is not necessary to give him dai machsoro. However, the community must provide the itinerant poor food and lodging. If on Shabbat, three meals should be provided. According to the Mishna, the requirement is only to provide for one day but some communities provide for three days. A person who regularly goes from house to house collecting need be given only a small amount, not dai machsoro(19).

Other ideas

Someone who is in debt should not give large amounts to tzedakah until his indebtedness is paid off, although he is still obligated in the mitzvah of tzedakah. It is inappropriate to solicit from a person who gives more than she can afford or deprives herself to avoid shame. Collectors should not embarrass such a person. It is popular nowadays to see tzedakah as a private matter and each person is entitled to decide for himself how much to give. But that is not necessarily the traditional Jewish view. In other times, the community assessed individuals’ tzedakah obligation. When individuals did not donate an appropriate amount, the court could force the reluctant donor to give or even confiscate an appropriate amount of his assets. Under certain limited circumstances, the poor could take money by force.

How To Give?
Give cheerfully and with compassion

Commiserate with the poor and console them. One who gives grudgingly loses his merit even if the gift is very large. If one is asked for tzedakah and hasn't the money, he should not rebuke the poor. He should show them a good heart and explain his desire to give if he could afford to. In any event, it is forbidden to send a poor person away empty handed even if that means giving just a dried fig. The Arizal says that one should stand while giving tzedakah. Some say one should give tzedakah with the right hand.

Make it easy on recipients

Each community should establish tzedakah collectors/administrators so the poor need not go from house to house collecting. But, don't discourage the poor from collecting door-to-door on the argument that it will reduce revenues to the general fund.

For the needy who refuse tzedakah

In the case of needy who refuse tzedakah, one should give tzedakah in the guise of a gift or a loan or (in the case of the G-d fearing) the donor should engage in commerce on behalf of the poor person and give him or her the profit.

No bragging

Don't boast about your contributions to tzedakah, but it is okay to put one's name on gifts donated for community use.

Establish a separate tzedakah fund

One should establish a tzedakah fund which they then holds in trust for its ultimate recipients. As income is earned, one tenth or more should be placed in the account from which tzedakah is then dispensed as the occasion arises. Once put in the fund, money should no longer be considered the property of the donor. Instead the donor becomes the fund's administrator. There are rules about whether the donor may borrow from or lend to the fund, what happens if the donor loses the money and whether and how the donor can invest the funds.

Maimonides' eight levels of giving arranged from best to least good:

Give the recipient the wherewithal to become self-supporting
Neither the donor nor the recipient knows the other
The donor knows the recipient but the recipient is unaware of the donor
The recipient knows the donor but the donor does not know the recipient
The donor gives without being solicited
The donor gives after being solicited
The donor gives less than he should but does so cheerfully
The donor is pained by the act of giving

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