

Giving *Tzedakah*: If Not Now, When?

In his writings on Jewish ethics, Rabbi Joseph Telushkin recalls a classic tale of a very wealthy Jewish man who had never contributed a dime to his local federation's annual appeal. A delegation was sent to solicit him. "We've been checking up on you," the leader of the group tells him. "We know that in addition to this mansion in Beverly Hills, you have a large estate in Palm Springs and a chalet in Switzerland. You and your wife both drive luxury cars, and your business opened up eighteen new stores this year. We're hoping that you would give this year."

The man was not fazed. "And in checking into my background, did you also find out about my mother who has been in a hospital for three months, requiring private nurses around the clock? It's not covered by insurance. And did you find out about my uncle whose business collapsed, leaving him with no way to support his family? And did you find out about my two sisters, each of whom is married to a man who can't hold down a job, and each of whom has two kids in private colleges? Do you have any idea how much all that costs? And if I don't give a penny to any of them, what makes you think that I'm going to help you?!?"¹

Fortunately, I'm sure that we are all starting this new year in a place of far greater generosity of spirit than the man in this story. And yet, the haunting words of our *Uneh Taneh Tokef* prayer, recited during these holy days, ought give us reason to reflect on our own giving habits. Following the litany of uncertainties that await us in the year ahead, all of the blessings and all of the misfortunes that may befall us, the prayer concludes, "*U'teshuva, u'tefillah, u'tzedakah...ma'avirin et ro'a ha-g'zeirah.*" No matter what the upcoming year may bring, blessing will be found through sincere repentance towards those whom we've harmed, through heartfelt prayer, and through *tzedakah* – giving to those who are in need. The prayer's words invite us each to consider, "How am I sharing the blessings of my life with others who are not so fortunate?"

It is arguable that, of all the myriad Jewish values that we hold dear, there is none that exceeds this one in significance. In fact, our Sages taught that "*Tzedakah* is equal in importance to all the other commandments combined."² This has born itself out, not only in the Jewish psyche, but in practice, for thousands of years now.

The roots of our philanthropic habits stretch all the way back to Biblical times when the Israelites did not harvest the corners of their fields, rather leaving them for the poor in their midst. In the Rabbinic era this standard was applied to all the fruits of our labors – obligating us to give away 10% of our earnings to those who are in need, a practice of tithing adopted by our Christian brothers and sisters as well.

Even during the Middle Ages, when Jewish communities were so often in crisis, the value of *tzedakah* remained preeminent. In seventeenth century Rome, for example, only a few thousand Jews lived in the city. And yet, seven different Jewish charitable

¹ *A Code of Jewish Ethics, Vol. 2*, Rabbi Joseph Telushkin, Bell Tower Press, New York, pp. 197-198

² *Talmud Bavli, Bava Batra 9a*

groups provided clothes, shoes, linens, and beds for the poor, two more provided dowries for impoverished brides, another aided families who experienced a sudden loss, and another was responsible for visiting the sick. A special society existed to collect *tzedakah* for Jews in the land of Israel, and an additional eleven groups raised money for Jewish educational and religious institutions of the day.³

Even in our own time, this core value seems to remain a vital part of Jewish self-understanding. A recently published study⁴ found both that more Jews give - and that Jews give more - than other groups in America today. And while this *mitzvah* is so deeply woven into the fabric of Jewish life, these High Holy Days issue an invitation for *cheshbon* – an accounting of our souls and of our accounts. “How am I doing?” we should each ask ourselves? “Am I giving in ways that honor our tradition and reflect this core Jewish value?”

When considering this question, it is important to remember that the Hebrew word “*tzedakah*” and the English word “charity,” are not one and the same. The former comes from the root *tzedek* – meaning “justice.” The latter is derived from the Latin root, “*caritas*,” – meaning “from the heart.” The difference is significant.

Rabbi Telushkin tells the story of his friend, author Dennis Prager, who presented the following hypothetical case to several thousand high school students: Two people, with precisely the same wealth, are approached by a person they know who is in desperate need of food and money for his family. The first person listens to the man’s appeals, expresses great sympathy, and gives the man \$5. The second person is in a rush, but feeling obligated to tithe, gives him \$100. Which was better, giving \$5 from one’s heart, or giving \$100 because one’s religion obligates one to do so? Routinely 70 to 90 percent of the teens answered that the person who gave \$5 out of his heart had done the better thing.

When Prager asked the same students if they would vote the same if they were the needy person, they were taken aback; they had not considered that perspective. Prager explains: “Judaism would love you to give...from your heart, [and caring about the causes you support is a good thing]. [Our tradition] suspects, however, that in a large majority of cases, were we to wait for people’s hearts to prompt them to give this money away, we would be waiting a very long time. Therefore, Judaism says, ‘Give [now], and if your heart catches up, terrific.’ In the meantime, good has been done.”⁵

So too does our tradition invite us to contribute in ways that will not just treat the symptoms of poverty but will address its sources, to give in ways that maintain the dignity of the recipient at all costs, and to donate with joy. Rather than begrudging the contribution we are making we should celebrate the fact that we are able to do so.

³ Abrahams, *Jewish Life in the Middle Ages*, 325ff as cited by Telushkin (ibid.) p. 194

⁴ Available at <http://connectedtogive.org/>

⁵ Telushkin, *Ibid.*, pp. 163-164

These are laudable goals for us, but they are not always so easy to achieve. There are obstacles to our giving.

Perhaps the foremost hurdle to overcome is our basic sense that, we need our money. We do...and yet, as Jewish legal scholar Joseph Caro noted, “No person will become poor because of giving *tzedakah*.”⁶ In fact I researched the leading causes of bankruptcy in our nation, and excessive charitable donations did not make the list. And...according to Jewish practice, even those who, themselves, are in need of financial support...they too are obligated to give *tzedakah* - as they are able - for they should also have the privilege of knowing they have helped another.⁷

Jewish tradition also counsels us to be careful about thinking of our money as entirely ours. Like “our land,” “our possessions,” and even “our children,” the Torah reminds us that our money is not produced solely by the work of our hands. These blessings in our lives come to us not only through our own actions and hard labor but also through the help of all those who enable us to engage in these endeavors. The most accomplished people in any field have their families, their teachers, their mentors, their co-workers, their life circumstances, and at least some good fortune, to thank for their successes. A farmer labors year-round to arrive at a bountiful harvest season but did not, himself, create the system whereby a seed, combined with soil, water, and sunlight will create edible produce. So too do we all benefit from circumstances beyond our own agency. We show our gratitude for that reality by taking a small fraction of the rewards that we reap and giving them away to others who are not so blessed.

Online banking makes this *mitzvah* that much easier. I know some who configure their bank settings to automatically transfer a portion of their paychecks to a separate account of *tzedakah* money as soon as it’s deposited. Once those dollars hit our checking accounts...they feel like they are ours, and it becomes that much more difficult to part with them. We can give ourselves an ethical head start by treating some of our money like the corners of our fields...set apart and not for our consumption.

A second daunting challenge in giving *tzedakah* is determining how and where to give it. The needs are so great, and the resources are limited. Here too, our tradition offers helpful guidance. First, we take care of ourselves and our families. It was Rabbi Hillel who asked, “If I am not for myself, who will be for me?”⁸ Indeed, our first responsibility is to make sure that our basic needs – and those of our families - are attended to. Essential needs, mind you...not everything under the sun that we can possibly dream of possessing.

Hillel continues, “But if I am only for myself, what kind of person am I?” And so, we look beyond our own homes, moving outward in concentric circles...our local community, our nation, our world.

⁶ *Yoreh Deah* 247:2

⁷ Maimonides’ *Mishneh Torah - Hilchot Tzedakah* – 7:5

⁸ *Pirkei Avot* 1:14

This summer, while I was serving on the faculty at the Reform Movement's Eisner Camp, I led a group of teens through an exercise in how to allocate charitable dollars when so many worthy causes are in need. Together, we studied the Jewish teachings on how we prioritize our giving, and I seeded them with a pool of *tzedakah* dollars to be dispensed. They researched six different charitable organizations, some supporting the poor, others doing medical research, and so on.

But this one threw the teens for a loop...one of the possible recipients of their charitable dollars was the scholarship fund for their sister camp, Crane Lake. At first, they couldn't possibly imagine how providing a Jewish summer camp experience could measure up against helping to cure a deadly illness or providing support for the impoverished around the globe. Then one teen spoke up, "Finding a cure for disease is really important, so we should give to that cause, and...there are millions of people who might choose to support that organization. The only people who will give to the camp scholarship fund are those who have had an experience like we have at one of these camps. We ought to give there first." He raised an instructive question for us all as we are weighing out our own giving priorities: "Am I in a unique position to make a difference here? Am I one of only a small group who can support this need?" If so, that too should be a factor in our decision-making.

It is noteworthy that our Sages, some 1,500 years ago, both encouraged us to prioritize specifically Jewish causes in our giving...for if we don't, who will...and also made a point of mandating that we give outside the Jewish community as well.⁹ If we are only for ourselves...what kind of people are we?

And, of course, the immediacy and severity of need also makes a difference in our *tzedakah* prioritization. Particularly on this day when so many of us experience the pains of true hunger – perhaps for the only time all year – how can we not empathize with those who live that unwelcome reality every day? Our own lack over the next 24 hours, and our exodus from permanent shelters to temporary outdoor dwellings during Sukkot next week, should inspire us to respond all the more earnestly to those who live without food, without clean water, and without permanent homes year round.

And while it is most important that we simply give, there is a benefit to this endeavor which extends beyond the good that it does in the world and the feelings of accomplishment we may experience. By engaging in the act of *tzedakah* regularly, and discussing it in our homes, we are also imparting our values to our children. If any one of us, heaven forbid, were to depart this earth tomorrow and our families were to go through our checkbook and credit card statements...what would they learn about us? How would the moral and ethical convictions each of us has espoused during our lifetimes be reflected in those documents? We can't take our money with us when we go, but when we give it away, that legacy of good remains with us forever.

⁹ *Talmud Bavli, Gittin 61a*

Rabbi David Wolpe recalls an old tale of a son walking through town with his father. The boy is upset by all the poverty, illness, and suffering he sees. “This is terrible,” the boy says to his father. “How can God allow this? Why doesn’t God send help?” “God did,” the father answers. “God sent you.”¹⁰

We regularly strive to bring about *tzedeck* in our world, but justice is an elusive goal. We are often unsure of what it looks like and how to make it happen. We offer prayers that God will hasten its arrival. But when we take the Hebrew letter *hey* from God’s name – *yud, hey, vav, hey* – and place it at the end of “*tzedeck*” we get “*tzedakah*”...the practice through which we, each and every one of us, can partner with God to create a more just and righteous world in which to live. God sent us.

“If I am not for myself, who will be for me? If I am only for myself, what kind of person am I? And,” Hillel concludes, “if not now, when?”

In this new year of 5774 may our generosity in spirit and in deed bring sustenance, healing, repair, and greater wholeness to our world. May we be God’s active partner in that process. *Ken Yehi Ratzon* – May it be God’s will and ours as well.

¹⁰ As it appears in Telushkin, p. 163