

## Best Practices of Giving Ma'aser

### Rav Baruch Fried

**Question:** Can you please give an overall outline regarding the best practices when giving *ma'aser*.

**Answer:** In Sefer Ahavas Chesed, the Chofetz Chaim provides a step-by-step outline for giving *ma'aser*.

First of all, he says that before someone starts giving *ma'aser*, he should say he is doing it *b'li neder*. The reason for this is because there is a dispute if *ma'aser kesafim* is *d'oraysa*, *d'rabbanan* or simply a good *minhag*. If it is a *minhag*, then giving *ma'aser* may constitute a *neder*; therefore, one should clearly verbalize prior to giving that he is giving it *b'li neder*.

The Poskim add that one should also say that he is having in mind to utilize all the leniencies found in the Poskim regarding the laws of *ma'aser*. If one does so, he will be able to rely on these leniencies if *shailos* come up later on.

The Chofetz Chaim then says that one should have a designated Ma'aser register or account where he deposits all his earnings and from which he withdraws funds to cover expenses and losses, and any *tzedakah* that is given out. In this way he can have a clear calculation of his profits in order to give *ma'aser* in the best possible way.

Next, he says that everyone should make a set time when he separates *ma'aser* from his earnings. Early Acharonim say that one should do this on *erev Rosh Hashanah*; however, that is not practical for most people. It is easier for most people to set their time for giving *ma'aser* at the end of their fiscal year. In any event, one should choose a time of year that is best for him and he should make an accounting of all the money he earned after losses and expenses, and then deduct whatever amount he already donated to *tzedakah*. He should then separate *ma'aser* from the remaining total. One does not necessarily have to give out all the *ma'aser* money immediately. If he knows of a specific cause he wishes to donate to at a later point during the year, he can hold onto some of his *ma'aser* money to donate when the time arises.

If when making his accounting one discovers that he already gave more than 10% to charity, he may roll over the excess money towards next year's *ma'aser* total.

The Chofetz Chaim notes that there are some businesses where it is impossible to know exactly how much money came in and how much the expenses equaled. He uses a storekeeper as an example of this. Because the money flies in and out of the register very quickly, it may not be possible to know exactly how much was earned. In such a case, he says that one should make as good of an estimation as he can of the profits and expenses.