



A TRANSCRIPTION OF THE YORUCHA CURRICULUM WEEKLY OVERVIEW VIDEO

Tzedakah & Ma'aser I: Week 3

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SUPPORTING OTHER JEWS:

Chazal tell us that it is best for a person to support his brother before he reaches a state of destitution. They give an analogy of a man whose donkey is struggling with its packages. It is far easier to help rearrange the packages before the donkey collapses than to wait for the donkey to fall and all the packages to scatter on the ground before offering to help clean up the mess. So too, the mitzvah of "vihichzakta bo", supporting one's fellow Jew, is better fulfilled before he becomes poor than afterwards.

THE HIGHEST LEVEL OF TZEDAKAH:

With this in mind, the Gemara in Shabbos (63A) says that the highest level of tzedakah is to enable someone to be selfsufficient. One example would be giving someone a business loan to help him remain stable and self-sufficient. Even better is to provide him with money to start a business so that he can support himself without any embarrassment. For example, if someone knows that his friend needs parnassah and is good at working with cars, the most ideal way to help him would be to provide him with funds to set up his own mechanic shop, through which he can support himself without coming onto public assistance. The Chofetz Chaim speaks about this concept at length and says that if someone has the option of hiring a Jewish worker instead of a non-Jewish worker, or using a Jewish service provider or a non-Jewish one, he should hire the Jewish worker or use the Jewish service provider, as providing a Jew with the means to make a living, which is a mitzvah of vihichzakta bo and a fulfillment of the highest level of tzedakah. The Rema in a teshuva goes so far as to say that even if the Jewish service provider charges more than the non-Jew - for example if a Jewish car service driver charges a bit more than his non-Jewish competitor - it is still worthwhile to use the Jew and pay the extra cost. The Chofetz Chaim adds that in the merit of doing so, one can trust that he will see success in the endeavor that he is using the service provider for. In the example of the taxi driver, he can be confident that in the merit of using the Jewish driver he will see success in the trip that he is going on.

THE NEXT LEVELS:

The Gemara and Poskim say that the second highest level of *tzedakah* is when it is done completely anonymously, meaning that the giver doesn't know who he is helping and the receiver doesn't know who is helping him. Today, there are many *tzedakah* organizations that provide money for poor people. If one donates to such an organization, he fulfills this level of *tzedakah*, as he doesn't know which poor person his money is going to and the recipient doesn't know who donated the money he receives.

The level below that is when the receiver doesn't know who is helping him but the giver knows whom he is supporting.

The next level is when the giver doesn't know who he is giving money to, but the receiver knows who is supporting him.

BETTER TO JUMP INTO A FIRE THAN TO EMBARRASS A POOR PERSON:

The Gemara relates the story of how Mar Ukva would leave money anonymously by the door of a certain poor man. One day, the poor man decided that he wanted to see who was leaving him money, so he lay in wait next to the door, and began to chase after him to see who it was. In order to avoid being discovered and thereby shaming the person, Mar Ukva jumped into a hot oven that was nearby. The Gemara explains that he risked his life by jumping into the oven because "it is better to throw oneself into a fire than to embarrass someone in public."

From this Gemara, we learn how far one must go to avoid shaming a poor person.

The Gemara then asks, if he really wanted to be anonymous, why didn't he simply donate to a communal organization that supports the needy, which would mean that he doesn't know

who he is supporting and the recipient doesn't know who is supporting him?

The answer is found in the Gemara in Bava Basra that discusses the various levels of *tzedakah*. It says that one can fulfill the high level of giving anonymously by donating to an "arneki shel tzedakah" (a communal tzedakah collection). The Gemara adds, however, that one should only donate to such a fund if the director is a man of integrity "like Rav Chananya ben Teradyon". In other words, one should not donate to any communal fund if he is unsure about the honesty of the people running it. It seems that, for whatever reason, Mar Ukva was not confident in the integrity of the people directing the communal funds in his city, so he felt that he should not donate through them.

GIVING TZEDAKAH WITH THE PROPER ATTITUDE:

Another important part of the mitzvah of giving *tzedakah* is the way that one gives and the individual's attitude towards the poor person.

The Gemara in Bava Basra says that when a person gives tzedakah he receives 6 brachos. If a person comforts a poor man, empathizes with him and makes him feel better emotionally, he gets 11 brachos. Tosafos points out these are two different sets of brachos, which means that if someone gives tzedakah and comforts the poor man, he receives a total of 17 brachos.

The Mechaber rules that if one gives *tzedakah* with a good heart and with joy and commiserates with the poor person, he has fulfilled the mitzvah fully. If he gives with a heavy heart at having to part with his money, his mitzvah is incomplete and not as valuable. The Shach says that this is even if one gives a nice donation. If someone goes even further and displays his displeasure toward the poor man, he will not only receive no reward for his mitzvah, he will also be punished for what he did.

The Medrash (Parshas Behar) says that if someone berates a *tzedakah* collector and asks him why he doesn't go to work and earn his own livelihood, Hashem will cause the wheels of fortune to turn and this donor's own son will eventually become poor and will be forced to collect charity to survive.

GIVING TZEDAKAH FOR GLORY:

The Gemara says that it is improper to boast about the money one gives to *tzedakah*.

The question of whether a donor should put his name on a shul or anything else he donates was already asked to the Rashba. The Rashba ruled that if the donor wants his name on the building, he has a right to put up a plaque. He proves this from the fact that the Torah publicizes the mitzvah that Reuven did when he saved his brother Yosef from death. This teaches us that it is proper to publicize the mitzvos people do as a means of encouraging others to emulate them.

The Taz says another reason why it is acceptable to put the name of a donor on items that he donates. He says that if the name of the donor is posted on the item, it will ensure that it is never used for anything other than its intended use.

The Pischei Teshuva relates an interesting *shailoh*. It seems that a treasurer of a shul hired a painter to paint the walls in a decorative manner. After the job was completed, the treasurer hung up a plaque with his name on it that declared that he had collected the money and arranged the paint job. Some people complained, arguing that he had not paid for the job with his own money and, therefore, was undeserving of a plaque.

The Pischei Teshuva ruled that if one donates the funds or does the actual painting, he has the right to post his name on the wall; however, since the treasurer did neither of those things, he had no right to put his name on a plaque on the wall.

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