

## Tzedakah & Ma'aser I: Week 4

Rav Dovid Grossman

### DISTANCE YOURSELF FROM ACCEPTING TZEDAKAH:

It is always preferable for a person to remain self-sufficient and to avoid accepting charity. Even if one must engage in an undignified line of work, he should do so rather than taking *tzedakah*.

Chazal teach us that it is better to make your Shabbos table like a regular weekday than to come on to others. The Shulchan Aruch rules that one should rather subject himself to a life of pain than live a more comfortable life by depending on other people to provide for him.

These statements of Chazal are directed to the recipient. From the giver's angle however, he should always be prepared to give *tzedakah* without making such demands. Even if one is approached by someone who looks like he has the ability to work, he must still give the poor man a donation. It is not up to him to decide that the man is too lazy or just is not getting his act together, and he must help him anyway. (Tzedaka U'mishpat 3:1 footnote 1)

Additionally, while it is usually not advisable for a person to accept charity, if he is sick or old and unable to support himself at all, he should take charity and not live in a state of pain and suffering. The Shach writes that the same applies for one who is having trouble marrying off his daughters; he should take charity in order to allow himself to marry them off. In such cases, one who does NOT take charity because he is too proud can be compared to one who is ruining himself and his family because of his pride, and he may be punished for doing so.

### THE CLASSIC ANI:

Who is considered an *ani*?

Chazal instituted a guideline that one who does not have a clear plan as to how he will support himself and his family to cover their expenses for the year is considered an *ani*, and he is permitted accept *tzedakah* funds. The Mishna tells us that

a person who has less than 200 zuz in savings fits into this category, as this was the equivalent of one year's salary in their times. It is hard to put an exact number as to how that translates in today's terms, as it would depend on multiple factors, including but not limited to: which government programs are available, how many children are in the family, how much tuition the family is obligated to submit, and the basic standard of living in the region.

The *shiur* of 200 zuz refers to having that amount of money in savings. Even if one does not have that amount, if he has a realistic plan for how to support his family for a year, he would not be considered an *ani* and would not be allowed to receive *tzedakah* funds. This means that if one's household has a steady source of income and has no reason to believe that he will lose it any time soon, and it provides enough for him to make ends meet and live on the basic community standard, he is not considered an *ani*. Alternatively, if one has an income stream from an investment or if one has a steady support coming from relatives that he can rely on, he may not take *tzedakah* even if he doesn't have any money in savings.

### SELLING PERSONAL ITEMS:

One is not required to sell his personal items that he needs for daily function in order to avoid taking *tzedakah*; however, any personal item that one owns that he does not need for daily function, one must sell before taking *tzedakah* and the value of these items are included in the *shiur* of 200 zuz.

### COMMUNAL DISTRIBUTIONS:

The limitations mentioned above refer to when one may not take money from an individual or from an organization that was established to give charity to the poor; however, if there are communal funds available to assist the general public, one may accept this assistance even if he is not technically classified as an *ani*. For example, anyone learning in a Kollel may accept a Kollel check or a stipend for being tested on various portions of Torah, or money or food from Bikur Cholim or from various

Kupos Yom Tov, or *chasuna* funds that are made available to the entire community.

## SPECIAL NEEDS:

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The *shiur* of two hundred zuz refers to when one may not accept *tzedakah* for his daily living needs. If, however, one has special needs, such as medical bills, wedding expenses or *pidyon shivuyim*, one may take *tzedakah* even if his basic needs are covered for the year.

Sefer Tzedakah U'mishpat suggests that even if one does not have such needs now, but anticipates these expenses will arise withing the year, one can start accumulating charity funds to cover those expenses.

Similarly, the classification of *ani* is measured by the specific situation the person is in at this very moment. Even a rich man who finds himself in a predicament where he has lost access to his wealth at the moment may take *tzedakah*. For example, if someone is on a trip abroad and loses access to his wealth, or if one has millions but it is all tied up in a real estate venture, and he finds himself in a situation where he would need to swallow a very significant loss should he sell now, he may take *tzedakah* to hold him over until a time down the line when he can get more value for his assets. This exact halacha is a bit complex and needs to be discussed with a halachic authority before being acted upon.

## DEI MACHSORO ASHER YECHSAR LO:

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The amount of charity to be given to each pauper depends on his personal needs. The Gemara (Kesuvos 67-68) cites several

examples of poor people being given delicacies and luxuries because they were previously wealthy and were accustomed to these things. Chazal say that even “a horse to ride on or a servant to run before him”, which were the luxuries of the rich, should be given as *tzedakah* to one who is accustomed to such extravagance. This type of luxury should be given to such a person from public *tzedakah* funds, but an individual does not necessarily need to provide a formally wealthy man with all that he needs for a luxurious lifestyle if it can be provided collectively by others.

Having said this, it must be noted that this is limited to things that the *ani* may be physically sensitive to. Because this formerly wealthy man physically cannot live without such luxury, then he is entitled to take it from a public *tzedakah* funds. If he is merely seeking luxuries, however, and does not need them to function physically, then he is a charlatan and unworthy of charity. In this vein, the Gemara specifically mentions that these abovementioned paupers were previously wealthy and cannot be faulted for being accustomed to delicacies. If the pauper himself chose unsustainable habits, and went into debt in order to live a life on a standard he was never able to maintain, then he alone is at fault and he is unworthy of receiving charity.

Some Poskim limit this halacha to one who is still living this luxurious lifestyle and the community is not yet aware that he has fallen financially; however, if it is already well-known that he has had this setback, he may not receive *tzedakah* funds to maintain this standard.