

על פי התורה אשר יורוך
Yorucha
weekly overview

A TRANSCRIPTION OF THE YORUCHA CURRICULUM WEEKLY OVERVIEW VIDEO

Tzedakah & Ma'aser II: Week 3

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HOW MUCH TO GIVE?

As we have mentioned before, the source for *ma'aser kesafim*, tithing one's income, is *ma'aser tevuah*, tithing produce. Since *ma'aser tevuah* is an obligation to separate 10% of one's crops, it is accepted that the designated amount of *ma'aser kesafim* is also 10%; however, there actually are two separate obligations of *ma'aser tevuah* in most years. On alternating years, along with the *ma'aser rishon* that is given to a Levi, one either gives *ma'aser ani* to poor people or separates *ma'aser sheni* to be eaten in Yerushalaim. This means that one would actually take off two tenths of his crops as *ma'aser* on most given years.

Accordingly, if one is in a financial position to do so, it is ideal to take up to 20% of one's money (*chomesh*) as *ma'aser kesafim*.

When landowners gave two forms of *ma'aser tevuah*, one tenth was given to Leviim. They were the tribe who undertook to support Klal Yisroel's spiritual endeavors. The other *ma'aser* was either given to the poor, or brought to Yerushalayim for consumption. So too, it is recommended for those who give 20% of their earnings to *tzedakah* to give 10% to supporting those involved in spiritual causes, such as people who are dedicated to learning and dissemination of Torah and other causes that further Klal Yisroel's mission, and the other 10% to other causes and mitzvot. Since each individual is the trustee over the *ma'aser* money in his possession, it is up to him to ultimately decide which specific causes to donate to in both regards.

Even if one is unable to give 20% of his earnings as *ma'aser*, he should divide the 10% he does give in a similar fashion, with at least half going to the "Shevet Levi" kind of people.

HOW TO PRIORITIZE:

The Poskim rule that one must give priority to his relatives in need when distributing *tzedakah* money. It is important to note that this has nothing to do with nepotism. Rav Chaim Kanievisky *shlita* points out that if someone is the treasurer of a communal *tzedakah* fund, it is obvious that he may not

give priority to his family members. Since the money he is overseeing is not his own, he has no right to support his own family above others and must assess recipients based on objective criteria. But if someone is giving out his own money, Hashem has given that money to him so that he should decide how to use it. Since it is his personal decision how to spend the money, it only makes sense that he should first support those closest to him. One cannot ignore the needs of his own family members; therefore, he should provide for them first.

It goes without saying that if one's parents are in need of assistance, they should be given priority. When one assists them, he is both fulfilling the mitzvah of giving *tzedakah* to the closest of relatives and the mitzvah of *kibbud av v'eim*. If one's own children are in need, he also certainly should prioritize helping them over others.

MARRYING OFF CHILDREN:

When parents marry off children, it is common to provide for them financially in order to help them start off their lives and get on their feet. It also has become common for parents to support their children for a few years in kollel after the marriage. If the two sets of parents committed to do this as a marital obligation without having in mind that it should be from *ma'aser*, it is considered a preexisting obligation which one cannot use *ma'aser* money for. On the other hand, if no official obligation had ever been agreed upon but the parents take it upon themselves to help their children, they definitely can use *ma'aser* money and would fulfill the high level of supporting family members.

Therefore, before one commits to giving support, or begins to give the support even without a commitment, he should say clearly that he is giving it from *ma'aser* money. If he begins regularly supporting without speaking out that he is using *ma'aser* money, it is possible that he created an obligation on himself to do so as a form of a *neder*. This may make the support a preexisting obligation that he would no longer be allowed to use *ma'aser* money for.

CHANGING CAUSES:

A landowner has the right to give *ma'aser tevuah* to any Levi or poor person that he wants. It is his choice to decide who the recipient of his *ma'aser* will be. There is, however, a halacha that if someone gives his *ma'aser* to the same Levi every year, he cannot change from one year to the next and decide to give to a different Levi instead. Once he bound himself to one Levi, he cannot simply switch to another.

There is a dispute amongst Poskim whether the same halacha applies to *ma'aser kesafim* as well. Some opine that if one consistently gives his *ma'aser* to one cause, he should not stop supporting that cause and switch his allegiance to another. Others disagree. People should be aware that switching their *tzedakah* causes is not always so simple and should ask a *shailah* before doing so. To prevent such a situation, it is recommended that one stipulate beforehand that he is not committing to continually give to that cause.



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