

Torah Table Talk – The Observant Life

"Sufficient for His Needs:"

How Much is 'Enough' When Giving Tzedakah

Charitable Giving, by Rabbi Elliot N. Dorff
Parshat Re'eh, Deuteronomy 11:26 - 16:17

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I. Introduction

Charitable Giving is the only chapter in The Observant Life that I have chosen to return to twice over the course of the past year. Last winter, we explored this chapter while reading *Parshat Terumah*: we looked at the question of whether giving to a synagogue constitutes *tzedakah*. However you may feel about this question, the biggest part of charitable giving has to do with helping the needy. In this regard, Maimonides writes in the *Mishnah Torah* (*Matanot* 10:1-3): "We are obligated to be careful with regard to the mitzvah of charity to a greater extent than all other commandments, because charity is an identifying mark for a righteous person, a descendant of Abraham... The throne of Israel will not be established, nor will the true faith stand except through *tzedakah*." The great sage goes on to say: "Whenever a person is cruel and does not show mercy, his lineage (as a Jew) is suspect!"

Parshat Re'eh is the basis of much of our thinking on charitable giving even though the word *tzedakah* does not appear in this context. This chapter actually deals with making loans to the needy. The people are exhorted to loan money to their needy countrymen, even though loans would be remitted every seven years. Even though a person might be forced to sell himself into indentured servitude, he was guaranteed freedom after seven years as well. The Torah exhorts the people: "Give to him readily," "Have no regrets when you do so," and "Open your hand." Rabbi Dorff writes: "Jews...have developed an ideology and code of law and ethics affirming that it is an obligation of both the individual and the community to care for the poor and, if possible, to help them earn a living." The Torah commands us to 'lend sufficient for whatever the poor person needs.' What does this mean? How much is sufficient?"

Deuteronomy 15:7-8 – If, however, there is a needy person among you, one of your kinsmen in any of your settlements in the land that the Lord your God is giving you, do not harden your heart and shut your hand against your needy kinsmen. Rather, you must open your hand and lend sufficient for whatever he needs (*dei mei-hosro asher yeh'sar lo*).

II. Sources, Resources

- 1) **Measures to Protect the Poor:** Chapter 15:1-18 contains three provisions that are part of the Torah's program to alleviate the suffering of the poor. Here the concern is with extreme difficulties that can befall the poor" inability to pay off debts, inability to obtain loans, and indentured servitude. The first provision requires that every seven years creditors remit debts owed to them. The second, consequent upon the first, is an exhortation not to refuse loans to the poor because the debt would be remitted in the seventh year. The third puts a limit of six years on the time that a person may be required to work as an indentured servant. (*Jeffrey Tigay, The JPS Torah Commentary, Deuteronomy*)
 - a) *Elsewhere in the Torah we find laws that come closer to our concept of tzedakah: leaving the corners of the field un-gleaned, not gathering up the forgotten sheaves, etc. What does the law of the remittance of debts add to our understanding of tzedakah?*
- 2) **Our Rabbis taught:** If an orphan applied for assistance to marry, a house must be rented for him, a bed must be prepared for him and he must also be supplied with all household objects required for his use, and then he is given a wife in marriage, for it is said in Scriptures "sufficient for his needs (*dei mei-hosro*) for whatever he needs (*asher yehsar lo*)."
'Sufficient for his needs (*dei mei-hosro*)', refers to the house; 'for whatever he needs (*asher yehsar*)', refers to a bed and a table; 'he (*lo*)' refers to a wife, for so it is said in Scripture, "I will make him a help meet unto him." (Gen. 2:18) Our Rabbis taught: 'Sufficient for his needs' implies that you are

commanded to maintain him, but you are not commanded to make him rich; for whatever he needs includes even a horse to ride upon and a slave to run before him. It was related about Hillel the Elder that he bought for a certain poor man who was of a good family a horse to ride upon and a slave to run before him. On one occasion he could not find a slave to run before him, so he himself ran before him for three miles. Our Rabbis taught: It once happened that the people of Upper Galilee bought for a poor member of a good family of Sepphoris a pound of meat every day. 'A pound of meat!' What is the greatness in this? Rabbi Huna replied: It was a pound of fowl's meat (that is premium meat). And if you prefer I might say: They purchased ordinary meat for a pound of money. Rav Ashi replied: The place was a small village and everyday a beast had to be spoiled for his sake. A certain man once applied to R. Nehemiah for maintenance. 'What do your meals consist of', the Rabbi asked him. 'Of fat meat and old wine', the other replied — The Rabbi asked him, 'Will you consent to live with me on lentils?' The other consented, lived with him on lentils and died. 'Alas', the Rabbi said, 'for this man whom Nehemiah has killed.' (*BT, Ketubot 67b*)

a) *How does the Talmud understand the expression dei mei-hosro, sufficient for whatever he needs? What limits does it place on this concept? Is it practical?*

- 3) When a poor person comes and asks for his needs to be met and the giver does not have the financial capacity, he should give him according to his financial capacity. How much? The most desirable way of performing the mitzvah is to give one fifth of one's financial resources. Giving one tenth is an ordinary measure. Giving less than that reflects stinginess. A person should never refrain from giving less than a third of a shekel a year. A person who gives less than this has not fulfilled the *mitzvah*. Even a poor person who derives his livelihood from charity is obligated to give charity to another person. (*Maimonides, Mishneh Torah Hilchot Matanot LaEvyonim, 7:5*)

a) *What limits does Maimonides place on assisting the needy according to their needs? Should there be set standards for how much tzedakah one is required to give?*

b) *How do we respond to the notion of tzedakah as a requirement?*

- 4) (*Rabbi Joseph Karo*) The amount of giving - if one has the means - is in accordance with the needs of the poor. If one does not have quite those means, one should give up to one-fifth of one's wealth which is the ideal *mitzvah*. Ten percent is the average amount. Less than that is stinginess. (*Rabbi Moses Isserles*) One should not be overly generous, distributing over one-fifth so that one will not become dependent upon people. This, however, is so only during one's lifetime. Prior to one's death one can give as much *tzedakah* as one desires. (*Shulchan Aruch, Yoreh Deah 249:1*)

a) *What constitutes "the needs of the poor?" How should the donor make this judgment?*

b) *How are the statements of Maimonides and Karo different from one another and how are they similar?*

- 5) There are eight levels in charity, each level surpassing the other. The highest level beyond which there is none is a person who supports a Jew who has fallen into poverty [by] giving him a present or a loan, entering into partnership with him, or finding him work so that his hand will be fortified so that he will not have to ask others for alms. Concerning this, Scripture states: (Lev. 25:35) "You shall support him, the stranger, the resident, and he shall live among you." Implied is that you should support him before he falls and becomes needy. (*Maimonides, Mishneh Torah Hilchot Matanot LaEvyonim, 10:7*)

a) *Is making a loan to someone charity? How does this statement differentiate between charity and tzedakah?*

b) *What does it say about our responsibility to the poor?*

III. Reflections

In his discussion of charitable giving, Rabbi Elliot Dorff points out that the Jewish notion of *tzedakah* is counter cultural. Western democratic societies begin with a philosophy which sees the individual as possessing 'certain inalienable rights.' "In contrast, although Judaism affirms that we are all unique individuals created in the image of God, it also asserts that we are fundamentally and inextricably part of a community." This notion creates what Rabbi Dorff calls a thicker sense of community. "Our membership and our obligations to each other are... inescapable." *Tzedakah*, then, begins not as a personal act of volition but as a communal responsibility not so different from paying taxes or obeying the laws of the land.

There are differences between giving *tzedakah* and paying taxes. Charitable giving is a communal obligation but how we give, to whom we give, and how much we give is, in the end, an individual choice. Like other *mitzvot*, *tzedakah* is a set of obligations which are unenforceable by the community in which we live. Maimonides may speak of the community compelling people to give *tzedakah* to the needy but we live in a world in which we choose to obligate ourselves rather than one that has the power to compel.

Living in a world that tends to think of charitable giving as charity rather than *tzedakah* affects the way we give to those in need and to the community to which we belong. Most people (and I include myself in this category) tend to give *tzedakah* as the need arises rather than coming up with an overall plan for giving to those in need. We encounter a needy person on the street and we give him a few dollars; we receive a phone call from the local Jewish Federation and we make a pledge for the coming year. If we thought of *tzedakah* as a personal tax that we place on ourselves, then we would plan ahead with the end in mind. When I fill out my IRS 1040 form I figure out how much income I have earned in the past year, and based on that figure how much money I owe the government. Imagine doing *tzedakah* in this manner: giving not with spontaneity but figuring out how many dollars I have an obligation to give back to the community and to the needy. Of course there is room for some flexibility in how we figure out what this figure should be. I can give ten or twenty percent of my income; I can even give five percent of my income though I would be considered parsimonious. I should not give less and I should not give more than twenty percent of my income.

There is another standard in deciding how much I should give: the needs of the poor. This notion already arose in the *Torah*. Ideally, I have an obligation to give the needy person "as much as he needs." Since this is not always practical, I should give him a realistic amount based on my resources. Finally Maimonides offers another standard for giving. I don't have an obligation to give him anything at all! *Tzedakah* is judged on the outcome and not the means. Maimonides suggests that my obligation is to assist the needy person in overcoming the shackles of poverty, and the best way to do this might be by entering into a partnership with him or lending him the money to establish himself (with the expectation that I will be paid back). Maimonides is not so far removed from the notion of *tzedakah* expressed in the *Torah* which says: "**lend** sufficient for whatever he needs." We come full circle with Maimonides ladder of *tzedakah*. The highest act is not giving charity but acting righteously. This act doesn't have to cost the donor a penny. The end is the ultimate goal of giving.

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