

Honorable Mentchen II The Rambam's 8 Levels of Tzedaka

Based on a Naaleh.com shiur by Rabbi Hanoach Teller

The Rambam writes that we must be exceedingly careful with the *mitzvah* of *tzedaka*. He explains in detail its importance and outlines eight levels of charity. These steps are not merely steps of ascension but perspectives on life and insight into human character.

The Jewish view of money is unique. We don't own our assets. We are trustees charged by Hashem with the responsibility of sharing our resources with those in need. We can understand this with a parable. David, a con artist, goes collecting for a fictitious charity. He knocks on the door of goodhearted Sam who gives him ten dollars. Sol, who is a fine upright person goes collecting for a worthy charity. He knocks on Charlie's door. But when Charlie hears what it's about, he slams the door in Sol's face. The Masters of Mussar say that to a certain extent both Charlie and Sam are at fault. Just as Charlie had no right to refuse a worthwhile charity, Sam had no right to squander *tzedaka* on a fictitious charity. This can only be understood if we recognize the concept that we don't own our money, we are trustees of it. The rules that govern how we may use what we have are determined by a Higher Being.

The Rambam writes that the highest form of charity is to enable a needy person to support himself. Interestingly enough, about a century ago, the standard loan issued by the Jewish Loan Society to new immigrants on the East End of London was five pounds. This was the exact amount needed to buy a sewing

machine that could set a poor immigrant up in business. On a macro level, Rav Moshe Feinstein ruled that the highest level of charity is to provide professional and vocational training to the poor so that they can eventually earn their own livelihood.

The Rambam lists the highest level of *tzedakah* first and then works his way down. Rung by rung we can all improve ourselves and the world. The building material for every step in the Rambam's ladder is conscientiousness and consciousness, anonymity, self-sufficiency, the absence of reluctance, and not inflicting shame. They remind us that we are not measured by what we have, but by what we give to one another.

Level one in the Rambam's ladder is extending a loan or giving a job to a poor person so as to ensure he will not need charity in the future. The second rung is when the donor and the recipient don't know who is giving and who is receiving, such as giving money to an organization who will distribute to the poor. In pre-war Warsaw, many students were so poor they could not even afford bread. The Jewish girls who went to religious schools would bring their sandwiches to school and place them in a hopper. All the bread would then be cut in half so that every student could eat and anonymity would be maintained.

The next level is when the donor knows who the recipient is but the recipient does not know the identity of the donor. The level below that is when the poor person knows who the giver is but the donor does not know who the

recipient is. Three of the Rambam's eight levels are devoted to anonymity.

The Ponovizher Rav instilled in his constituents a love for giving charity. He would make a public collection and there was such a great desire to give, that the person who he was raising money for, would also give. Then the Ponovizher Rav would deposit the money in the person's bank account and make it look as if it came from overseas so that the recipient's dignity was maintained.

The Rambam writes that a poor relative has precedence over a non-relative. The poor of one's city have precedence over the poor of a different city. According to the Gemara, the poor of Israel have the status of one's own city. The next level is giving to someone in need before being solicited. The level below is when you donate to someone in need, but only after being asked. The next level is when one gives less than what someone needs in a pleasant way. The lowest level is contributing in a cross way, denying the recipient his dignity.

In the shtetl in Europe there was always a poor table at a wedding. In one town the poor people came to the *baal simcha* and blackmailed him. They said they would not come to his wedding unless they were privileged to sit with everyone. And the *baal simcha* had to give in, for it was unthinkable to make a wedding without including the poor.

The Students of Rabbi Akiva

Based on a Naaleh.com shiur by Rebbetzin Leah Kohn

Sefirat haomer is an odd combination of the joy of Pesach and Shavuot and the mourning over the death of the students of Rabbi Akiva. Normally we do not say the *Av Harachamim* prayer on the Shabbat that we bless the new month. However, on the Shabbat when we bless the month of Iyar, we do say *Av Harachamim* because of the many tragedies that happened during the *sefirah* period.

Chazal tells us that the students of Rabbi Akiva died because they did not give proper respect to one another. Surely they were great and righteous people. How can we understand this? The Shem Mishmuel explains that Pesach signifies the concept of a nation while Shavuot symbolizes the idea of the individual. On Pesach we were worthy of revelation on a national level. Each year, when the holiday comes, each of us excelling in a different area, merge as a united entity, so that the Divine Presence can dwell among us.

Hashem's ultimate wish, however, is that every individual should be worthy of Hashem's presence. Therefore, he gives us the *sefirah* period to work on ourselves. The students of Rabbi Akiva were exceedingly humble. They thought they didn't deserve the Divine Presence as individuals, so they joined together as a part of a larger entity. They

viewed each other as limbs of one's body. They felt at home with each other to such an extent that they did not give each other proper respect. As this happened during *sefirah*, when there is special emphasis on growth in character, they were judged more strictly and sentenced to death.

Prior to every holiday one can sense the energy of the Yom Tov in the air. At *Matan Torah*, the Jews attained perfect unity as the verse says, "*Vayichan sham Yisrael.*" On *Lag Ba'omer*, two weeks before Shavuot, the students of Rabbi Akiva picked up on this message. They realized there was something lacking in their respect. They repented and the plague ceased.

Hashem looks at the cause of our failures and engineers the environment that will help us to correct the particular failing. On Shavuot, Hashem sealed a *brit* (covenant) with us and we became eternal partners. A *brit* in which only one side is committed will not work. A marriage that has only one committed partner brings no joy – for either side. There must be two equal partners giving and receiving.

Hashem gave us free choice. We couldn't be forced into the covenant. He enabled us to be a full partner with Him. In Shir Hashirim, Hashem describes Himself to us as, "Your father, your wife, and your sister." When

something hurts us, it hurts Him as well. He is with us in our pain, "*Imo anochi b'tzara.*" If we remain loyal and connected to Him, He will carry us till the end of time to the eternal redemption.

When Hashem redeemed us from Egypt, we didn't deserve the level of closeness and revelation that He showed us. A true relationship cannot last unless one invests. Therefore, he gave us the interim period of *sefirah* so that we could merit the covenant. Between Pesach and Shavuot our people has endured many trials and tribulations, and this pattern continues through time. Weathering challenges cements a bond. There's a Yiddish saying, "You know you have the right husband when you can eat a sack of salt with him."

So there are two ways to prepare for Shavuot. The first way is counting the *omer*, working on one's character traits and removing the obstacles between ourselves and the flow of goodness from Hashem. The second way is transcending challenges. The Almighty's covenant lives on in His chosen people who despite the travails of exile, remain committed and dedicated to His name.

Ask the Dayan 3

Based on a Naaleh.com shiur by Dayan Shlomo Cohen

Question:

Moshe put his car up for sale. Yehuda came by to look at it and they agreed on a price. Then Yehuda told Moshe, "I still want to think about it. I'll get back to you." Later that evening Yehuda called Moshe and said, "I've decided I want the car. I will come tomorrow morning with the cash." In the meantime, another man who saw the advertisement for the car came by to see it. He took out a wad of cash and told Moshe, "I'll take it now." Is Moshe allowed to sell the car to this second buyer or is he obligated to wait for Yehuda?

Answer:

Where there was no actual transfer of ownership there is no binding transaction and

beit din cannot force either side to keep the agreement. However, if a verbal agreement was made between the buyer and seller, the side that backs out is considered *mechusar emunah* (unfaithful). In the times of the Talmud it would be announced in the *batei knesset* on *erev Shabbat* that this person was not a reliable person and one should not do business with him. Some opinions say that such a person cannot be relied on to be a witness.

A case in which there is a major change between the verbal agreement and the actual transfer of ownership, one is permitted to go back on one's word. If Yehuda agreed to give Moshe 60,000 shekels and the new buyer is

offering 70,000 shekel, a sixth more, Moshe would be permitted to go back on his word and sell to the new buyer. If the new buyer is offering the same or less than a sixth more, Moshe must stand by his word and may not sell to the second buyer. If he does sell to the second buyer, although he is considered *mechusarei emunah*, the buyer becomes the rightful owner of the car. If Moshe would have initially told Yehuda that if a new buyer comes with cash he would sell to him, then he would be allowed to sell to the new buyer. Alternatively, he could have told Yehuda, "My word is not a final word. I'm not closing a deal with you verbally." Then he would have been free to sell to any buyer who came afterwards.