

“Woe to those who lie upon beds of ivory and stretch themselves upon their couches . . . who drink wine from bowls, and anoint themselves with the finest oils, but are not grieved at the ruin of Joseph (the enslaved and oppressed),” says the prophet Amos.

Rabbi Joseph Telushkin points out that “the Talmud teaches that “Charity is equal in importance to all the other commandments combined” (Bava Batra 9a)” and “Maimonides, in summarizing the Jewish teachings on charity, concludes that “It is our duty to be more careful in the performance of charity than in the performance of any other positive commandment” (“Laws of Gifts to the Poor” 10:1). He adds that charitable giving is so fundamental to Jewish identity that “we have never seen nor heard of a Jewish community without a charity fund” (9:3).”

The emphasis with the mitzvah of tzedaka is on the act, rather than motivation. The Talmud says, “If a person says, ‘I am giving this coin to charity so that my [sick] child will live,’ or ‘so that I will make it into the World-to-Come,’ he is completely righteous” (Pesachim 8a-b). Similarly, the I Baal Shem Tov noted why Judaism is more concerned with the act than with the motive: “Even though giving charity with an ulterior motive [such as becoming known as a philanthropist] is not as good as doing it with a pure motive [helping the poor without any thought of reward or recognition], it is still a good deed, since you sustain the poor no matter what your motive is.”

This was probably very wise, as discouraging people from giving charity out of a belief in the magical protection or good karma it affords, or out of pride, might deprive the poor of gifts. The word Tzedakah means literally “restorative, or redemptive justice” and is about the recipient, not the giver.

The Torah commands us to give a poor person “sufficient for their needs” (Deuteronomy 15:8). Jewish law understands this to mean that we should try to provide precisely what that person lacks: “If they are hungry, they should be fed. If they need clothes, they should be provided with clothes. If they have no household furniture or utensils, furniture and utensils should be provided. . . . If they need to be spoon-fed, then we must spoon-feed them” (Shulchan Arukh, Yoreh Deah 250:1).

How much should one give?

10 percent of one’s net income is the custom to designate for tzedaka.

Rabbi Joseph Karo—in an unusually titled chapter, “How much is a person obliged to give and how should he give it?”—writes that a Jew should give a tenth for a standard fulfillment of the laws of charity, and 20 percent for an ideal fulfillment. One who gives less than 10 percent is, according to Rabbi Karo, regarded as giving with an “evil eye” (Shulchan Arukh, Yoreh Deah, 249:1).

Rabbi Elijah of Vilna (eighteenth century), the Vilna Gaon, Lithuanian Talmudic genius, Kabbalist, and opponent of Hasidism, insisted that the Torah obligates Jews to give a minimum of 20, not 10, percent of their income to charity. In the Gaon's view, if one gives less, "then every minute of one's life one is transgressing several positive and negative commandments of the Torah, and one is considered as if one has rejected the whole of our holy Torah, heaven forbid."

The generally accepted rule, however, is that we should not give away *more* than 20 percent of our income to charity (Ketubot 50a). The Rabbis feared that by doing so we might impoverish ourselves to the point where we would end up dependent on other people's charity. There are instances when Jewish law permits giving away more than 20 percent of one's income or assets:

- when lives are at stake and money is necessary to save them, in which case it is permissible to give away every last penny;
- when one is so wealthy that distributing more than 20 percent of one's capital will not create any risk of impoverishment.

Rabbi Moshe Feinstein suggested that people tithe not only their money, but their time as well. R' Telushkin suggests that professionals could consider giving away 10% of their services for free.

G' milut Chesedim

The Rabbis say acts of kindness are superior to the giving of charity in three ways (Sukkah 49b):

- Charity is done only with your money, but kindness can be performed both with your body and money (such as when you help an elderly person in need).
- Charity is given only to the poor, but kindness can be offered to poor and rich alike (for example, through hospitality).
- Charity is dispensed only to the living, while acts of kindness can be performed for both the living and the dead.

The Rabbis cite arranging for the burial of a person who has died as among the most perfect acts of gemilut chesed. In Hebrew, this act is called chesed shel emet (true kindness), since it is done without expectation that the recipient will be able to repay the kindness.

Some other suggestions from Rabbi Telushkin:

- Giving up your seat on the train or bus to an elderly person or someone else who might need it.

Picking up trash from the sidewalk and putting it where it belongs.

- Allowing another driver to merge into your lane on the highway and doing so in a pleasant way.
- Speaking with a homeless person on the street and really listening to him or her.
- Giving your old clothes directly to homeless people.
- Finding someone doing something good and praising him or her.
- Encouraging your children to donate their old toys that are still in good condition to children who might need and appreciate them.
- At a social gathering, initiating a dialogue with someone who appears left out. Similarly, in a public setting, paying attention to the less popular individuals present rather than the popular ones who are already receiving more than their share of attention.

The Talmud teaches: “The Torah begins with an act of kindness, and ends with an act of kindness. It begins with an act of kindness, for it says, ‘God made garments of skin for Adam and his wife and clothed them’ (Genesis 3:21). And it ends with an act of kindness, for it says, ‘He [God] buried him [Moses] in the valley’ ” (Deuteronomy 34:6; Sotah 14a).