



## TZEDAKAH: REALIGNING OUR HEART

### DIMINISHING RESOURCES

In this week's *parshah*, we encounter the *mitzvah* of *tzedakah*. *Tzedakah* is something that everybody is familiar with. In all the *shuls*, people are collecting *tzedakah*. It is collected everywhere; on the streets, in newspapers, by phone, and through many other mediums and venues.

Now, many people might make a mistake and think that *tzedakah* is for rich people. They may think that when they give a little *tzedakah* in the *shul*, they should not expect tremendous returns. They never sit down and think, "How am I doing in my *tzedakah* department?" *Tzedakah* is a great opportunity that Hakadosh Baruch Hu gives us, like it says in this week's *parshah* כִּי הוּזָה בגלל הדבר הזה, if a person will give *tzedakah* Hakadosh Baruch Hu will *bentch* him, Hakadosh Baruch Hu will give him *brachah* יֵרַךְ בכל מעשיך ובכל משלח ידך (Devarim 15:10).<sup>1</sup> That's an amazing *brachah*: "In all of your assets, in all of your investments" you will see *brachah*!

The Chafetz Chaim wrote a *sefer* called *Davar Be'ito*. It's not such a famous *sefer*, but it's one of the *sefarim* that he wrote. The Chafetz Chaim points out that if you ask most people about their conduct regarding their expenditures, their physical needs, whether they conduct themselves like a well-to-do person, like a person of means, or even like someone above their means, you will get an interesting answer. For example, if you ask a fellow about his automobiles, you will find out that a lot of people nowadays have two cars, usually, one sedan and one minivan. People drive either Sienna or Odyssey as minivans. Poor folks drive cheap cars, like Chryslers. The rule is what people like, for that they spend their money. If you go to most people's homes and you look at their kitchens, you'll see that they have very nice kitchens. Not simple kitchens. You look at the flooring in the house, or the windows, or at all the other stuff - you'll often see top of the line appliances and home furnishings.

But let's say you ask this same person: "Excuse me, can you please help me? I see you're a well-to-do fellow. You bought yourself a new house, some new cars. You're going on vacation. How about helping me out with some *tzedakah*?" Then the person tells you, "The *emes* is, I'd love to help you but I really can't. I can't afford it." So you tell him again, "But you are living so nicely?" And he'll answer, "You're right. But if I gave my money away to *tzedakah*, I would be diminishing my family's needs and that's something that I can't do."

Says the Chofetz Chaim, when it comes to *tzedakah* and *chessed*, a person feels that is the place where he should scrimp and save his money for his family. Over there he starts to look at life differently. He feels he can't afford it, and he makes himself into a poor person and doesn't give *tzedakah* even according to his ability.

### THE UNFAIR DEAL

The Chafetz Chaim says if you want to get an idea of how Hashem views this, listen to the following story. There were two partners, Reuven and Shimon. They bought a business together and they invested in the business. They stipulated between themselves that they would each take out whatever they needed from the business for immediate needs - such as food for their families, and clothing, and they would leave the rest inside the business to reinvest and build up the business. And later on, when they sell the business, they would share the profits. It started off very nicely, but eventually the business started going down and down. They both couldn't take out their weekly basic expenditures from the business, and they felt very sad that they were going to have to scrimp on their physical needs for their home, since there was only enough money for their bare necessities.

One day Shimon comes to Reuven and says, "You run the finance of our business. I need some money. I'm *pashut* desperate. I have no money." Reuven said, "I'm sorry. There's no money to give, even your basic needs are more than what the business could provide. I wish there was money. There's no money."

Shimon starts to do a little research, and he finds out that Reuven - the guy who is running the finances - his life has not changed at all! He is still living on the same level that he did before. Only for Shimon, his *shutaf*, did he make sure to tell him, "*Nebach*, we don't have the money." So Shimon got wind of this and he came to Reuven and told him, "What a liar you are! Why did you fool me?!"

<sup>1</sup> נתון תתן לו ולא ירע לבבך בתתך לו כי בגלל הדבר הזה יברכך ה' אלקיך בכל מעשך

What did I do to you that you tricked me and fooled me? You stole from me. You squeezed me. You left me without anything and you yourself are taking care of yourself and your family very well!”

The Chafetz Chaim says that every person has a *shutfus*, every person has two parts to themselves. He has a *guf* that needs physical things and then he has a *nefesh*, a *neshamah* that needs spiritual things. Each one has their own unique set of needs to succeed and live, and they have to divide the *kochos* between both of them. Now, you have to spend time on feeding the *guf* and you have to spend time on taking care of your *neshamah*. You have to take care of your future, your *olam haba*.

### SPLITTING THE POT

Now, who is in charge of this *shutfus*? Hashem put two forces in charge of this *shutfus*, the *yetzer hara* and the *yetzer tov*. The *yetzer hara* is in charge of a person's physical needs; he makes sure that a person has as many physical needs that he can get. And the *yetzer tov* is in charge of the *nefesh*. He tells the *nefesh* to take care of itself and put away accomplishments for the future.

The Chofetz Chaim says in these times, when people's *parnasah* is not at its best, automatically the *guf* will have less to enjoy and the *neshamah* will have less to spend on *neshamah* needs, and one will have to give less *tzedakah*. But a person has to use his *seichel* and split the pot for himself appropriately. However, *lema'aseh* you see that it doesn't happen like that. *Lema'aseh* the *guf* - or the person in our example - is still eating like he always ate. You see a lot of poor people who don't look like they're "disappearing." They look very well fed. You tell a guy, "What about the Torah and the *mitzvos*? Why are you scrimping on *tzedakah*?" He says, "I can't. For that I have no money." So he takes care of himself and he steals from his *neshamah*, says the Chofetz Chaim.

Now, if you would split it and share the expenses, it wouldn't be so *geferlech*, but the *yetzer hara* is never going to let you do that. He'll tell you, "For your *guf* you make sure you take 100%. Everybody else has vacations, you also need vacations." And a person is really supposed to do the right thing, but the *yetzer hara* guides us to do the wrong thing. A person who is a *chacham*, says the Chofetz Chaim, should not listen to his *yetzer hara* and he should do what's proper. He should say, "If I don't have a lot of money, I'm not going to make extra expenditures at the expense of my *tzedakah*, or at the expense of my *chessed*." And if he'll do that, then he'll be conducting himself in the right fashion.

### WHERE IS YOUR HEART?

Have you ever heard questions about *tzedakah*? "Rabbi, could I take it off of *ma'aser*?" Everybody is petrified to give maybe an extra penny for *tzedakah*. They want to know if they could deduct it. But when it comes to spending money on pizza, on shopping, no one asks if it's deductible. You don't care if it's deductible. "Is there something I want? Is there something I like? Is there something I indulge in?" That's what is on everybody's mind.

Because of how today's world runs, the whole world is one small village. Once upon a time, if you lived in a village, you didn't know what was going on in the big city or anywhere else, and you for sure didn't know anything about Eretz Yisrael. Today, we know about Eretz Yisrael like it's our backyard. When it comes to dealing with *aniyim*, the pasuk teaches us the following lesson. The Torah tells us that if there's going to be an *evyon*, if there's going to be a poor person in one of your cities, לא תאמץ את לבך; the first step in not giving *tzedakah* is hardening your heart and not allowing yourself to analyze, to study and to think.

The Torah says לא תאמץ את לבך, a person should not harden his heart. When you want to give *tzedakah* and you want to think about your *tzedakah* portfolio, the approach has to be, "Where is my heart?" Let's say you go into a *shul* in Eretz Yisrael. I just came back from Eretz Yisrael. It's very common in Eretz Yisrael that people come collecting during *davening*. Not one, not two, not three. It could be between ten and fifteen people. Now, if you look around you'll see that there are certain people who come prepared. They bring a stack of money. They put it down next to their *tallis zeckel* and they're prepared to start doling out the money. It's not major money but, it's still something. And then there are those people who *ke'eilu* never heard of money. "What do you want? Money? I don't have any money here. Money? Why do you think I have money? I'm probably poorer than you." That's how it is.

### WHAT GOES AROUND COMES AROUND

I noticed an amazing thing among my peers when I was a young *bachur* in yeshiva. If somebody came over with \$20 and he said to you, "Do you have change?" You know what the most common response was? "No." Like, you suspect that I would have change of \$20? Now \$20 is not a lot of money. Why is the first reaction, no? And I've heard different comments throughout my life. Some say, "If I had change of \$20, you think I'd be sitting here? I would be in the pizza shop buying ice cream. I wouldn't be sitting here." So the automatic reaction is no. That's because your hearts are in a difficult, hardened place and you're *over* לא תאמץ את לבך. When somebody has a need, people just can't relate to that. Your first answer has to be yes. If you see fifteen *aniyim* coming into the *shul*, you have to think I have fifteen opportunities to assist others. Now, whether I can or I can't, that's

a different story. But the first thing you have to ask yourself is what do you want.

In Lakewood, the same thing happens. They come to every *shul*. So the first thing that has to be going through your mind is, “I want to give *tzedakah*.”

Now, just because you want to give doesn't mean you will give. It also says: ולא תקפץ את ירך מאחיד האביון, *don't close your hand from your brother, a poor person* (Devarim 15:7). What happens if people come to the *shul* and you're one of those cheapskates who resents people asking you for *tzedakah*? Now, of course you say they disturb your *davening*. You make up all kinds of stories. But I was very impressed when I was in Eretz Yisrael and in Lakewood, as well. They came before *Yishtabach* and they came later on. They didn't disturb anyone during *krias shema*, or in the middle of *shemoneh esrei*.

So here is a person who resents being asked for *tzedakah*. You know what *Chazal* tell us? Rashi, on the pasuk ולא תקפץ את ירך מאחיד האביון quotes a Midrash that says an amazing thing: אם לא תתן לו, if you do not give that person a donation, סופך להיות אחיו של אביון, you're going to be just like him, and just like he's an *evyon*, you're going to end up being an *evyon*.<sup>2</sup> Do you know how powerful this message is? If you give *tzedakah* it says בגלל הדבר הזה (ibid), Hashem will be *mevarech* you, but if you don't give, Hashem is going to put you in the same class as that *ani*. Who knows how many of these *aniyim* started out being regular people and they didn't like people coming and bothering them for *tzedakah*? So now they became part of the club, and now they're forced to go around raising funds. I don't know of anybody who looks forward to being part of that club and raising funds.

### MAKE A CHESHBON: CAN I AFFORD THIS?

This is a lesson I learned from my *rebbe*. My *rebbe* (HaRav Meir Soloveichik, zt"l) never left his house without filling his pockets with a stack of coins, a nice big stack. There were times that he left his house and he went back to get money because he forgot to take the money. He didn't carry money on him *stam*. A person has to think about this: where is my heart and where are my hands?

Now, the *emes* is that some people are not able to give a few bucks. A person should make a *cheshbon*. Let's say a person is one of these guys who has been giving a nickel since he was 15. His father told him forty years ago, “I give you permission to give a nickel,” so he has permission for a nickel. He never reconsidered even after he got married, even after he made money. To give a nickel, you've got to be such a cheapskate! I mean it's like לא יאומן כי יסופר. A nickel is not a *shaveh prutah*! And there are people that don't *shemzach* to give a nickel! They're not embarrassed to give a nickel. That's embarrassing. That's not called giving *tzedakah*.

Now, a person should make an assessment, “What can I give? What can I afford?” Are you not able to afford a dollar a day? Is that too much to give a dollar a day? I don't think it's too much for the average person. You go in and you buy a Danish for \$3 or you buy a nice muffin. How much are they? \$2.99 for a muffin?! That's a silly cupcake. It should be 99 cents. And you don't hesitate. You say, “I'll take two. I'll take the blueberry and I'll take the cinnamon apple.” That's what you say. One for now and one for later. You don't say, “My father told me to buy it for a dime and that's what I do.” You upped your game. So a person has to think about this. It's so important because you have no *shaychus* to *tzedakah* if you're not doing this. Make an assessment of what you can give. “What can I afford?” Then you'll know that every day you'll be working on opening your heart to others and working on giving to others. And with that, you'll bring yourself tremendous *brachah*.

### WHO ARE YOU REALLY GIVING TO?

It's amazing. I've seen people spend fortunes of money on fixtures in their homes. Fortunes for simple fixtures. It doesn't make a difference if it's fancy or not fancy. When it comes to *tzedakah*, somehow they get nervous. I saw in Rav Chaim Palagi, where he says that whenever a person is coming to give *tzedakah*, he should first ask himself, “What do I spend on my *aretz*?” What do I spend on my real estate? What do I spend on my earthly needs? The biggest mistake is you're not giving that money to an *ani*. When you are giving money to an *ani*, you're giving the money for your own self, to be *gebentched*, for you to have *hatzlachah* and *brachah* and not *klalah*. You had no qualms about giving the money for a silly-looking sink. I went to a guy and I said, “How much did you pay for this sink?” He paid \$1200 for the sink. He bought one for himself and one for his wife. I told the guy, “You're a fool.” And that was without the faucets. He paid a fortune. People make this mistake and it's a very costly mistake, and then they complain later on. Here's a lady who's complaining that she doesn't have enough money to send her kids to camp. She doesn't have enough money to go on vacations. That's because she was not willing to have a heart and an open hand for others. It got her into tremendous need.

### LEAVING THE WORLD SMILING

There was a *yungerman* who used to come here every single year, a *talmid chacham*, an amazing *ba'al chessed*, a personality of personalities, one of the nicest, thoughtful, conscientious people I've ever met, a very special fellow. He was on the phone with his wife on Erev Shabbos Chazon and he was telling her that today is Shabbos Chazon, “It's a big Shabbos.

<sup>2</sup> מאחיד האביון. אם לא תתן לו, סופך להיות אחיו של אביון (רשיי על דברים ט"ו: ז).

So be *mekabel* Shabbos ten minutes earlier today for the *zechus* of our family.” She said, “Sure. Of course I’ll do it. If you ask.”

He was in America and she was in Eretz Yisrael. They were talking on the phone. Suddenly, he stopped talking, so she thought that maybe he fell asleep, and she called the house number that he was staying in. The lady of the home answered the phone after an hour of ringing and the lady from Eretz Yisrael said, “Can you please tell me if my husband came up from downstairs.” She said, “No.” The Israeli lady said, “Could you please go check on him?” She went down and she opened the door a crack. She came back and said, “He’s resting with a beautiful smile on his face.” A little while later, her husband came home. The wife said, “Could you please go down and check how Rav Avraham Yeshayah is doing?” He went in, and he was still smiling. He called Hatzalah right away. Rav Avraham Yeshayah had died with a smile on his face, Erev Shabbos *kodesh*. That is how he died.

He was a man who affected the lives of so many people! He was a very poor man. He had a lot of *chovos*, and he was extremely honest about paying up his *chovos*. People told him all kinds of *eitzos* of how to get out of debts. He said, “I’ll sell the shirt on my back to pay up my *chovos*.” He sold the apartment that he owned in Yerushalayim to pay up his debts. He moved into a *tzedakah* apartment. They have what’s called *hekdeshos*, *tzedakos* in Eretz Yisrael that own some old apartments and they rent them out at low cost to needy people for two years at most. They don’t care what the story is. When two years are up, you must leave that apartment. Somebody else is coming in. There’s a line for them, you understand. He had this apartment for the past year, and he was collecting in America to try to get his family into another apartment. He wasn’t a major success at collecting. It wasn’t his thing. But he was so happy. צהלתו בפניו, he only had good words to say to everyone. It was a heartbreaking event. I went to his *levayah* in Eretz Yisrael. It was a heartbreaking *levayah*. A young man, 55 years old. A *rachmanus*. He loved Torah. He had a *chiyus* from Torah.

His wife told me that he used to bring back the paper that he wrote when he listened to our *shiur*. He used to bring it back to Eretz Yisrael and show it to his wife. Then he would put it away in a file and say, here is where I keep the *shiurim* that I heard in America. Somebody would say to him, “You came to America to hear *shiurim*? Why don’t you collect money?” He was an unbelievable person.

Now they have no apartment. The *almanah* is alone with the children. They have a total of ten children. Not all of them are married. It’s a heartbreaking situation. It’s so sad. They started to make a collection the next day. And then after a week what happened? Another person from Bnei Brak, 46 years old, dropped dead. He died leaving a bunch of kids. So all of a sudden last week’s *almanah* becomes pushed to the side. They hadn’t reached their goal yet.

A person has to know there are unique, amazing opportunities to get *zechusim* and to get amazing *brochos* with the mitzvah of *tzedakah*. You have to know how to give and you have to know that how you give will make a difference. Just because you find on the internet that they’re collecting money, doesn’t mean they’re not taking off a very big percentage, so if you don’t know how else to give, I guess that’s the best way to give. Try to find out where you can give your money so that every penny goes to the *almanah*. I told the *almanah* that she shouldn’t worry. In our *kehillah*, he has a lot of friends, and we’re not going to forget him.

### THE BOTTOM LINE

The Chofetz Chaim taught us that the *yetzer hora*, which is in charge of our bodily needs, works overtime to convince us to prioritize our *guf*, at the expense of our *neshama*’s needs. This is true especially when it comes to giving *tzedakah*. Therefore, Chofetz Chaim instructs us that a person should make the correct *cheshbon*, by limiting unnecessary purchases which we might make, at the expense of our *tzedakah*, Torah learning or *chessed*. The first step in enabling ourselves to win this battle, is to “open up our heart,” namely to internalize our daily *tzedakah* opportunities. Through this, we will be prepared to come to *shul* (or wherever we may see *aniyim*) not only with a correct mindset of, “I want to give *tzedakah*,” but with hands that are ready to give. This coming week, I will make this *cheshbon*, an assessment of how much money I can give daily in *shul*, *yeshiva*, or at the *Kotel*, etc. To help me put my mind in the right frame, I will remember the words of R’ Chaim Palagi, who encouraged us to ask ourselves, “What I do spend on my *aretz*, on my earthy needs?” And in the *zechus* of these preparations, I will solidify my conviction that I am not just giving a shekel or a dollar to an *ani*, but that I am really giving to myself, to be *gebenched*, and to have *hatzlachah* and *brachah*.