

# Tzedakah: The Highest Mitzvah\*

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*The prevailing attitude today makes community responsibility totally voluntary, says that no one can tell us what to do, that personal privacy and individual rights are the most important values, and that one's own "feelings" take precedence over the needs of others. This has become the popular definition of self in society. It is not a Jewish definition.*

## **Is Something Wrong With Federation Campaigns?**

The Jewish Community Federation is generally considered to be the central institution of the organized American Jewish community. This is in part due to the extraordinary success the Federation has had in collecting and allocating funds. Federation's ability to satisfactorily fulfill community needs through the systematic provision of services is based on a sensitive process of budget and allocations. Curiously, those who run campaigns often function in a generally hostile environment. Both professional and lay participants in the fund raising process seem to be on the defensive more often than not. To defend the Federation campaign and to show why it is a truly worthy Jewish enterprise, the purpose of this paper, is not to suggest that any individual campaign is without flaw. Let us by all means criticize and correct failings and abuses. But that can only be done with clear-sighted perspective on the role Federation fund raising campaigns play in Jewish community life and their centrality to the hallowed traditions of our people.

The problem is all-pervasive. The campaign is often regarded with professional suspicion even within the

framework of the Federation family. This is not only reflected in but may also be the result of the training given to Jewish community professionals. Jewish communal services students have precious little exposure to the fund raising aspects of Jewish communal life. The schools argue that there is not enough literature on the subject or people with academic credentials who can teach fund raising as a course. Neither argument is valid. There is plenty of literature in Federation fund raising statistics. And we have (or should have) learned from the example of MBA programs, which invite CEOs of major corporations to be in residence with their students, that life experience is often more valuable than academic credentials. There are many Jewish community professionals working in the campaign departments of Federations who could provide students with excellent role models. But it is not enough to spend one or two hours with a campaign director over the course of several years of professional training. This subject deserves more extended treatment.

The same lack of understanding prevails among rabbis and members of their congregations who often respond negatively to the Federation and its fund raising campaign. Many rabbis have had, at best, neutral contact with Federation campaigns during their student years. Once in congregations, they frequently view fund raising campaigns

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with hostility. Most rabbis seem to have extremely limited knowledge of Federation activities in general, let alone the specifics of campaign. As a result, they will often treat the Federation and its campaign as the enemy, struggling with them for the limited resources of the community. (All too often, they are similarly viewed by those involved in Federation campaigns—a mistaken, mutual distortion of the reality.) This adversarial attitude often characterizes the approach to Federation of the other non-federated agencies and organizations in the Jewish community as well.

All of these make hostility and suspicion acceptable community responses to campaign, and force the major campaigners in the community into an almost apologetic posture. Lay and professional solicitors have all experienced “put offs” that are expressed as personal attacks. Campaigners are accused of only being interested in the “bottom line.” Their techniques are described as “squeezing” or “black-mail” or given other derogatory adjectives. They are avoided, their phone calls go unreturned, and they are asked accusingly, “What gives you the right . . . ?” Everyone active in campaign undergoes such experiences with regularity. Volunteers and professionals who are faced with such hostility and yet continue to function successfully on behalf of the community campaign, who keep a clear sense of purpose and do not become discouraged or embittered deserve a great deal of credit.

It is particularly frustrating that these people are put on the defensive by the Jewish community because in reality they are fulfilling the great Jewish mitzvah of tzedakah—in the purest, most direct sense.

### **The “Volunteer” Community**

The world in which we live today is substantially different from the world

which produced the traditional definitions and attitudes related to tzedakah, the voluntary private support of institutions that operate for the public good by serving communal needs. Jews who lived in their own country with their own national identity during the First and Second Commonwealths, and Jews who lived in separate, self-contained and self-governing communities among other nations in the Diaspora did not have the freedom of movement and socialization that we have now as Jews living in a secular, Christianized democratic country. The Jewish community structure of twentieth century America is self-governing, but it is totally voluntary. It is possible for Jews to survive in America without clinging to the Jewish community. It is no longer personally threatening to dissociate from the community. Such an action, either imposed (by excommunication or exile) or voluntary, was virtually the equivalent of statelessness prior to 1800. This freedom of movement has altered Jewish life styles and philosophy. As a result, Christian modes of behavior and value systems have crept into Jewish life patterns, causing a change in the popular understanding of such Jewish values as tzedakah, one of the major means of participation in the Jewish community.

### **Tzedakah is Not a “Charitable” Deduction**

That is why we frequently hear Jews talk about their *charitable* contributions. Even when they use the word tzedakah, they all too often are thinking of charity. Tzedakah is *not* charity. Charity is derived from the Latin *caritas*. It means “from the heart” or “heartfelt” and is usually associated with the Christian definition of “love” (*agape*—see I Corinthians 13). This is quite different from tzedakah, which is derived from the Hebrew word *tzedek*.

*Tzedek* means "justice." Fulfilling the mitzvah of *tzedakah* is no more or less than enacting justice. A *mitzvah* is neither a "blessing" nor a "good deed"—*mitzvah* means "commandment," something we are *obligated* to perform. There are therefore, vast differences between *tzedakah* and charity. Charity is concerned primarily with the feelings of the donor and the donor's relationship with the recipient. *Tzedakah*, involves the doing of just deeds for the sake of the community. Justice is not defined by the individual (donor or recipient) but by the community. Love, on the other hand, the basis of "charity," can only be identified by the person who feels it.

The clearest differentiation of charity and *tzedakah* is, interestingly enough, in the *Catholic Encyclopedia* entry for "charity." It says,

charity differs from justice inasmuch as it conceives its object, i.e., the neighbor, as a brother and is based on the union existing between man and man; whereas justice regards him as a separate individual and is based upon his independent personal dignity and rights.

The encyclopedia goes on to show how charity is superior by Catholic standards. For those of us who accept the Jewish value system, however, justice "based upon . . . independent personal dignity and rights" is clearly the superior way of dealing with the needs of others.

The Jewish tradition has always stressed "justice" and its preeminence in the Jewish value system. The huge number of references to *tzedakah* in the traditional sources testifies to its importance. A few examples: Deuteronomy 16 says "Justice, justice shall you pursue." *Pirke Avot* states, "the more justice, the more peace," echoing Isaiah's declaration (in 32:17) that "the work of righteousness shall be peace,

and the effect of righteousness, calm and confidence forever." "Righteousness" and "justice" are equated in Judaism—both are valid translations of the word *tzedakah*. According to the Talmud (Baba Batra 9a), "*tzedakah* is equal to all the other mitzvot combined"! In the most penitential moments of the Yom Kippur liturgy, the *unetaneh tokef* prayer says "Repentance, prayer and justice temper judgment's harsh decree." On the Day of Repentance, when we confront the question of "who shall live and who shall die," the Mahzor reminds us that prayers for forgiveness and promises of repentance are not enough—we must also engage in *tzedakah*, acts of justice.

Our tradition even warns us not to be *too* generous! The Talmud says that people should give *tzedakah* generously, but they must be prevented from giving away all that they have! (See the discussion in Arakin 28a for specifics.) And twice (in Arakin 28a and in Ketubot 50a) the Talmud insists that no one should give more than a fifth of his/her property to *tzedakah*. In that context, let's look at the most abused Jewish source on the subject of *tzedakah*, Maimonides' "Eight Degrees of *Tzedakah*."

### Degrees in Giving

Rabbi Moses ben Maimon—also known as the Rambam, or Maimonides—was a great Jewish scholar (as well as personal physician to the Caliph in Cairo). He is often quoted by rabbis and lay people who are opposed to aggressive public methods of soliciting *tzedakah*. They cite his famous "eight degrees" which describes the "higher" levels of giving as the voluntary generosity of people willing to remain anonymous. However, those who use Maimonides for this purpose rarely acknowledge the context in which the

“eight degrees” was offered. First of all, Maimonides assumed that everyone was already giving tzedakah. There was almost no optional element in his society. Maimonides participated in discussions about making tzedakah mandatory, and reports that the rabbis decided not to do so only because requiring contributions would have made tzedakah a *tax* rather than an act of justice and righteousness. It was expected, however, that every man, woman and child would participate. It was also understood that tzedakah involved giving at least ten percent of the income of most families. In other words, tzedakah was not a vague, amorphous concept but rather a specific, almost technical—and universal—obligation. Although there were no legal punishments for non-compliance, tight community control nevertheless exerted virtually coercive pressure. (In Baba Batra 8b, for instance, the Talmud records approvingly that a rabbi, collecting tzedakah, “compelled” another to give a specific, large amount of money.)

Within the framework of this system, Maimonides urged people to perform the mitzvah of tzedakah with fullness of heart and without need for special recognition. They were, after all, not being asked to do more than what was expected of *all* Jews. The obligation of tzedakah did not rest on the rich alone. In Tractate Gittin, the Talmud says that even “if a man sees that his livelihood is barely sufficient for him he should give to tzedakah from it” (“and all the more so if it is plentiful”—7a) and adds (in 7b) that “even a poor person who lives on tzedakah should give tzedakah”!

In addition, a review of the text of the “Eight Degrees of Tzedakah” shows that Maimonides was far more concerned with the recipient than with the donor. He wanted to preserve the re-

ipient’s anonymity so as not to embarrass the person in need; he was not so much worried about the “feelings” of the donor. The Federation’s allocations process is modeled on Maimonides’ concern and assiduously attempts to preserve the recipients’ anonymity.

Why, then, have we taken such a hostile attitude toward aggressive fund raising in modern society? Is it because our responses reflect Christian rather than Jewish values? Is it because Jews today relate to the word “charity” and have no conception of the role tzedakah should play in their lives?

### Two Types of Society

We Jews have greater contact with the “Christian” world than ever before in history. In American society, from toddler television programs to public school experiences to the realities of everyday adult life, we are exposed to popular thinking that reflects strong Christian influence. Our reflexive adherence to these values compromises the basic nature even of those institutions which should most strongly represent traditional Jewish values. Consider the role of the rabbi. For centuries, rabbis were scholars and teachers. Today they have become primarily pastors and institutional caretakers. It is, perhaps, a good thing that they have been able to readjust their roles to suit the needs of the community. But by whose value system have these needs been shaped?

An even more serious change has taken place in our society. A little scholarly background is necessary to explain it. In 1887, Ferdinand Tönnies analyzed Germany’s move from an agrarian to an industrial society. He saw not just economic shifts, but sociological and behavioral changes which worried him. His work, *Gemeinschaft und*

*Gesellschaft*, presents an invidious comparison of two types of society: *Gemeinschaft*, a community of mutual aid, trust and interdependence; and *Gesellschaft*, a society where self-interest is the dominant consideration. The system of Jewish thought and self-governance passed on to us by our tradition approximates the *Gemeinschaft* community. That is the caring, warm Jewish community we romanticize.

We do not live in that kind of community, however. In our society we are concerned about ourselves in opposition to those around us. All of the "me first" and "looking out for Number One" books and studies substantiate this. The primacy of the individual replaces concern for the needs of the community and the enactment of justice, central aspects of the traditional Jewish value system. The prevailing attitude today makes communal responsibility totally voluntary, says that no one can tell us what to do, that personal privacy and individual rights are the most important values, and that one's own "feelings" take precedence over the needs of others. This has become the popular definition of self in society. It is not a Jewish definition. It does not conform to the traditional Jewish system for fulfilling communal needs. This *Gesellschaft* kind of society does work, however, with the Christian concept of charity, with its emphasis on good feelings and personal relationships. As a result, in the acculturated Jewish community, *tzedakah* has come to be viewed as charity. This subtle shift is not only easily made, but convenient. Besides, and this may be our fault, there is no exact English parallel for *tzedakah*, no specific word conveys the Hebrew concept. That is perhaps the reason why prayer books and translations of traditional texts—which should know better—fall into the trap of making "charity" the English equiv-

alent of *tzedakah*. Their desire to explain our tradition in terms of the majority culture does a disservice to Judaism and Jewish causes.

### "Feelings" and Giving Levels

Those who raise money for Federations must contend with the fact that the *Gesellschaft* society has perverted traditional Jewish concepts of giving. The insistence on privacy and only doing what "feels good" has become almost absolute in our society. Jews have also begun to define *tzedakah* in these terms. More than one rabbi has scorned the publication of lists of givers and the public announcements of gifts as unfeeling and in violation of Maimonides' standards. The Christian understanding of charity does emphasize privacy, "feelings" and personal relationship between the donor and the recipient. But the Jewish system has always emphasized the dignity of the recipient and the obligation of all members of the community to meet community needs. The Jewish system says that meeting the needs is more important than how we feel about what we are giving. Jews today aren't accustomed to being told that they must meet community obligations even if it doesn't "feel good." We have been coopted by the value system of the Christian majority.

The problem is aggravated by the fact that the community's needs are often seen only through the depersonalized use of numbers. Fund raisers are perceived as being interested in the highest giving level possible from each individual and the biggest number for the entire community. Too often, a prospective donor weighs his/her personal discomfort against the attainment of a numerical goal.

The monetary goal of campaign is not an end in itself. The campaign

number is a means to an end. That end is service to the community and fulfillment of the needs of many individuals. Giving levels which reflect the true capability of donors enable the community to meet more needs. If aggressive solicitation techniques guarantee communal services, then the Jewish community should be prepared to participate as fully as possible.

### Naming Names

It has been a longstanding Jewish tradition to identify contributors publicly and to inscribe the names of benefactors on the walls of synagogues and other community buildings (as on the floor of the synagogue at Beit Alfa, to name only one ancient example). The argument that such public displays are not the same as books of donors and card calling at dinners begs the question. Are they any different from congregational ad journals? It would be a most unusual synagogue where the cost of a stained glass window, sanctuary pew, ark decoration, social hall or other such dedicatory item and the names of the people who contributed them were not well known or easily found out. It has even been common Jewish custom to publicly announce the donations of people called to the Torah for an *aliyah*.

The claim to privacy and monetary squeamishness, commonly espoused today, must be weighed by all who truly care against the value of meeting community needs and the traditional Jewish custom of publicly thanking community members for their gifts of largesse. By choosing regard for the sensitivity and desire for anonymity of potential donors, we opt for a common modern ideology akin to the Christian definition of charity; by choosing public responsibility, we espouse the traditional Jewish obligation of caring for the needs of the community through tzedakah.

### Tzedakah Alone is Not Enough

We have defined tzedakah as the voluntary private support of institutions which operate for the public good by fulfilling communal needs. It is important not to confuse tzedakah with similar Jewish obligations that serve other needs. Fund raisers are often confronted by people who confuse these values and use their confusion as an excuse for inaction or inadequate action.

Tzedakah, for example, is not *gi'milut hasadim*, which can be translated as "acts of civic virtue." *Gi'milut hasadim* requires personal involvement in the lives of others for the sake of a caring society. Both tzedakah and *gi'milut hasadim* are important parts of the Jewish system of mitzvot. *Gi'milut hasadim* encompasses visiting the sick, helping to bury the dead, comforting the mourners, welcoming strangers and performing the myriad of other "good deeds" that make our community a more civilized and caring place. Our tradition sees these activities less as "nice things to do" than as clearly defined obligations devolving on everyone. But a person who uses the excuse that he/she donates deeds and time and, by so doing, is exempt from tzedakah (or has earned the right to give less than capability) is in violation of Judaism's entire system of mitzvot. The classic example of this "put off" is the doctor or lawyer who does *pro bono* work or reduces fees for the indigent and then claims some level of exemption from tzedakah since his/her services were donated. The other extreme is equally reprehensible. One cannot use generous participation in tzedakah as an excuse for not performing acts of *gi'milut hasadim*.

There is, however, a problem today in fulfilling the mitzvot associated with *gi'milut hasadim*. Visiting the sick, bury-

ing the dead and welcoming the stranger are the mitzvot of a close community. Most of us no longer live in such communities. The *Gesellschaft* society does not encourage caring communal relationships. More often than not, we expect professionals to fulfill these mitzvot for us, and we increasingly rely on our societal institutions to meet such needs. The service agencies charged with these responsibilities are often funded by Federation campaigns—which are then accused of being too aggressive in their pursuit of tzedakah!

### Contributions to the Synagogue are Not Tzedakah

Supporting a synagogue is different from giving tzedakah. When we make contributions to our synagogues we are paying for services delivered to ourselves and our own community. The synagogue gives us opportunities to fulfill a host of Jewish values, including that of participation in the religious community. We also educate ourselves and our children there. Only a very small percentage of the money we give our synagogues can be understood as tzedakah. By Jewish definition, funds from which we and our immediate community are the direct and primary beneficiaries cannot be considered tzedakah. More properly, these funds fulfill the mitzvah of *avodah*. In the days of the Temple, *avodah*—worship—was Temple service. Since there is no longer a Temple, and the synagogue is its closest descendant, contributions to the synagogue ought to be considered *avodah*. Many of us have a problem distinguishing between support of our synagogues and tzedakah because we are more conversant with the laws of the Internal Revenue Service—which appears to equate donations to synagogues with deductions for contri-

butions of tzedakah—than we are with Jewish law. The same distinction needs to be made regarding donations to the other service agencies we support, such as B'nai B'rith and American Jewish Committee. There is certainly an element of tzedakah in supporting these institutions but, by and large, what they do has direct benefit for our own lives.

Tzedakah, by contrast, is directed primarily to people whom we do not personally know. It is more concerned with the needs of the community than with the feelings of the contributor (although a happy contributor is better than an unhappy one), and it is determined to preserve the anonymity and dignity of the recipient. It is, finally, a Jewish obligation which must not be confused with other Jewish obligations such as *gi'milut hasadim* and *avodah*.

As long as there are communal needs, therefore, we must continue to raise money—and to use the methods that have proven most effective. The publication of lists and the announcement of gifts are not only permissible within the Jewish system but desirable since they help provide greater tzedakah resources for the community. Actually, there is an even more effective method.

### Face to Face

The most effective and, incidentally, the most Jewish system is face to face solicitation. Even more effective is the “two on one” face to face solicitation. The opportunity for discussion and full understanding of the entire process by the donor does exist when one individual solicits another. However, it is still two individuals talking. When two (or more) people solicit together, they act as a committee of the community. They no longer express only their own opinions but come as representatives of the corporate Jewish whole. (The Talmud says that tzedakah should be

collected jointly by [at least] two people and distributed by [at least] three—Baba Batra 8a.) These people have the right to ask for a commitment because they have already made commitments themselves. When they suggest giving levels, they do so based upon their own levels of commitment. This prerequisite is important because it fulfills the precept of “not judging your neighbor until you have stood in your neighbor’s place.” Only a person who had made a commitment can represent the community to someone else for the purpose of soliciting funds.

The closer the relationship of the solicitor to the donor, the better each participant understands the other’s role with regard to the needs of the community. The “open caucus” system devised by the Young Leadership Cabinet of the United Jewish Appeal is probably the best and purest form of this system of solicitation. Each “caucus” involves a group of four or five men from different areas of the country who are of approximately the same age and giving capability. They sit down together and each describes in detail his financial position and his own personal commitment. Everyone, in turn, announces his projected gift, which is then discussed by the group and either accepted or rejected. The roles of donor and representative of the community are thereby closely allied because each person serves in both capacities during the course of the caucus. The result is a very high level of financial commitment as well as personal involvement in community activity. The “open caucus” system also creates strong support group relationships among the people who have opened their lives to one another. In most cases, a feeling of “family” closeness (rather than a sense of nakedness or personal violation) emerges from the soul-bearing of each caucus. They know the role that each

participant has played, and they have experienced together the tension involved in matching their tzedakah commitment to the level of the needs of the community.

It is, obviously, not possible to recreate this kind of group dynamic in most situations in most communities. However, it is worth mentioning because it shows that the application of Jewish principles to the solicitation process can result in positive feelings, with successful results as well. A good solicitation can make both the solicitor and the donor feel very good about themselves, although it is not the primary goal of Jewish communal fund raising. For this to happen, both donor and solicitor must have a clear understanding of their places in the Jewish value system. At this point, it should be evident that hostility to Federation campaigns is often the result of exposure to other value systems rather than any inherent “unJewishness” in campaign. Certainly individual campaigns and solicitors have flaws and failings—we are dealing with human institutions—but the benefits to the community almost always outweigh them.

### Collective Evasions of Jewish Responsibility

It is for this reason that the “Tzedakah Collective” should cause the Jewish community concern. The “Tzedakah Collective,” even though it uses the word *tzedakah* and is advocated by some members of the Jewish religious community (including various rabbis, synagogues and havurot), violates serious precepts of tzedakah. It allows for rather free-wheeling, arbitrary and often idiosyncratic participation in a giving process reminiscent of the love-oriented concept of “charity” as defined by the *Catholic Encyclopedia*. Each



"collective" determines its level of participation and then expects the members of the group to contribute. No one solicits anyone else or suggests that gifts might be larger; nor is there any attempt to seek compliance even with the rather lenient rules of participation that most "collectives" have. Frequently there is a direct relationship between donors and recipients because people must personally approach the "collective" for a donation, or else individual members of the "collective" seek out those who are in need or otherwise worthy of their donations. The anonymity and dignity of the recipient are thereby less protected than are the feelings of the donor who is never asked for a specific amount or urged to give to capacity. The total needs of the community are not taken into account. The emphasis instead is on the particular interests of the members of the "collective."

All of this would still be tolerable if the "collective" did not become an excuse for non-participation in the general community campaign. Campaigners throughout the country have been all too frequently turned away lately with the words: "I give through my 'tzedakah collective.'" If giving to the "collective" supplemented adequate support of the general community campaign, the problem would only be one of interpreting *methods* of tzedakah. When this kind of giving becomes a way of avoiding meeting the general needs of the community, those who

care about the community must inevitably resent it as a perversion of Jewish values.

### The Highest Mitzvah

The Federation campaign provides a highly concerned and sensitive planning, budget and allocations process with means for meeting community needs. It is clearly the most effective exercise of tzedakah in the Jewish community. It is not intended to replace the other important Jewish values such as synagogue participation (*avodah*) and meeting social obligations (*gi'milut has-adim*), nor can it be replaced by them. People who remove themselves from the system as it now exists, either because they are hostile or because they mistakenly believe that they are satisfying their obligations by participating in other aspects of Jewish community life, lessen the effectiveness of the Jewish community and its ability to meet its frequently overwhelming needs.

Those people who have continued to give tzedakah and call upon other members of the Jewish community to give their just share deserve praise. Hopefully, this reevaluation of the Jewish understanding of tzedakah will persuade lay people and Jewish professionals alike that those who run Federation campaigns and raise the money necessary to serve the needs of the Jewish community fulfill one of Judaism's highest values, the mitzvah of tzedakah.