

Tzedaka Seminar - Part 3:

J. Practical Guidelines as set forth by Rav Heineman in Baltimore:

1. All residents should assure that at least a **majority** of one's Tzedakah funds are disposed to needy individuals, institutions of Torah & Education, and other institutions **in the local area**.
2. Recipients are divided into 3 categories:
 - A) Local needs
 - B) Moral obligations
 - C) Out of town needs
3. Priority of Distribution:
 - A) The first 1/3 goes to needy individuals or institutions in town
 - B) The second 1/3 goes towards moral obligations, whether in town or elsewhere
 - 1) If all your moral obligations are in town, then at least 2/3 of all Tzedakah money goes for in town needs.
 - 2) If there are no moral obligations in town, then at least a majority of all Tzedakah money goes for in town needs.
 - C) The final 1/3 goes towards any qualified institution (this is totally discretionary; even more can go in town) **provided that at least 51% of the overall Tzedakah funds are used in town.**
4. Definition of Moral Obligations:
 - A) Needy relatives
 - B) Close friend
 - C) Institution of Torah that you or your children attended, and did not pay full tuition
 - D) Institution from where you have or have had direct benefit from
 - E) Institution owned or directed by a relative or close friend to whom you feel a responsibility to help.

K. Maimonides' Eight Levels of Charity Mishneh Torah, Laws of Charity, 10:7-14

1. Supporting a fellow Jew by endowing him with a gift or loan, or entering into a partnership with him, or finding employment for him, in order to strengthen his hand until he need no longer be dependent upon others...Ideally, this should be done prior to the recipient reaching a level of poverty. This can also be fulfilled by patronizing someone's business (the extra expense can be used as Ma'aser), or by allowing the poor person to pay back loan a little at a time, thereby enabling him not to have to borrow again.
2. Giving to the poor without knowing to whom one gives, and without the recipient knowing from who he received. (i.e, through a Gabbai Tzedaka or a Pushka)
3. When one knows to whom one gives, but the recipient does not know his benefactor. This can be done through a third party who does not reveal the identity of the giver.
4. When one does not know to whom one gives, but the poor person does know his benefactor.
5. Giving to the poor person directly into his hand, but gives before being asked.
6. Giving to the poor person after being asked.
7. Giving inadequately, but giving gladly and with a smile.
8. Giving unwillingly, unbeknownst to the poor person.

L. Additional Aspects of Performing the Mitzvah of Tzedaka:

1. Give with a smile - Do not show disappointment. You lose the merit of the Mitzvah if you demonstrate your displeasure to the poor person.
2. Give from the best & wholeheartedly
3. While giving, daven that you or your children never come to the point of needing Tzedaka.
4. No Berachah is made when giving Tzedaka.
5. Give Tzedaka with your right hand.
6. You should stand when giving Tzedaka

7. Do not give Tzedaka to a poor person in public. (unless the poor man approaches you publicly)
8. A man should not give Tzedaka to a woman in a private place.
9. You may give a poor person food and drink even if you know they will not make a Berachah.
10. Do not glorify yourself with the Tzedaka you have given.
11. You may write your name on a gift that was donated to a public institution, in order to encourage others to give Tzedaka.
12. Non-Monetary Aid can be calculated for Tzedakah, including your potential profit, minus 10%. The same is true for providing free professional services.
13. Even if you have given all your Tzedakah for the year, you cannot send a poor person (collecting for himself) away empty handed, if you have money. You may give that person a small amount.
14. Dealing with collectors in Shul & at Home.

M. Money Placed in a Pushka:

1. Once you put money in a Pushka, which is set aside for a specific Tzedaka, you are not permitted to retrieve the money for yourself.
2. One is not permitted to borrow from a Pushka, unless you stipulate that any money placed in a pushka should not be considered Tzedaka funds until the pushka is given to the organization.
3. If you mistakenly placed money in the wrong Pushka, you may take the money and put it in the intended Pushka.
4. If a pushka was stolen, you are not obligated to replace the money.
5. You should send the money to the designated organization once the pushka is filled.
6. If the designated institution closes down, you should use the money for a similar institution.
7. You are permitted to exchange your personal money with money from a pushka. One is not obligated to give to the Tzedaka when doing this...but it is customary to give some money at such time.

N. Opportune Times to Give Tzedaka:

1. Before Davening Shacharis & Mincha - one is not obliged to give Tzedaka during davening.
2. Before travelling / serving asa Shaliach Mitzvah
3. Before Lighting Shabbos Candles
4. During the Month of Elul
5. Erev Rosh Hashanah
6. Ten Days of Repentance
7. Erev Yom Kippur
8. Giving on Behalf of the Deceased
9. Before Sukkos & Hashanah Rabba
10. Chanuka & Purim
11. Before Pesach
12. Fast Days & Tisha B'av
13. Giving the Poor in Sufficient Time Before Shabbos & Yom Tov
14. Time of Distress
15. One Who Has Experienced a Miracle
16. Day of One's wedding
17. Beginning & End of Pregnancy
18. Erev Rosh Chodesh Sivan - for Upstanding Children
19. To Help Oneself Understand Torah
20. Prior to Passing On
21. At a funeral
22. Day of Yahrzeit
23. Dropped Tefillin