

YK Sermon 5774: The Transformative Power of *Tzedakah*

By Rabbi Michael Schwab

After 20 years of marriage, a couple was lying in bed one evening, when the misses felt her husband caress the back of her head. Surprised by the *unusual* display of affection she didn't say anything but just enjoyed the attention. Slowly, his hand moved to her back and shoulders, something he had not done in quite some time. But then, as suddenly as he had started, he stopped, rolled over and starting watching TV. Disappointed, as she had enjoyed it, the wife asked gently, "Honey, that was so wonderful, why did you stop?" He replied,

"I found the remote."

The fundamental need for a *direct* expression of human caring, to *experience* the fact that others are concerned about us in very tangible ways, is so basic that we often take for granted how important it is. Whether it is actual physical touch, or other concrete ways of reaching out to others to show our concern and love, such expressions of caring are crucial to the welfare of all of us.

On Rosh Hashanah I spoke about relating to others in love. About our need to harness the love we feel for our *dear* ones and use that as a *model* for

how we treat *everyone* in the world. Today I want to elaborate on one of the powerful ways our Sages say we actually *can* touch the lives of those we don't know – one way our tradition teaches us we can truly make a difference for someone else. I want to speak to you tonight/today about the spiritual power of money.

There is a story about a rabbi who called a certain congregant whom he believed to be well-off. He said to him, “Abe, God has blessed you. I was hoping you would share some of that blessing with the community.” Abe replied, “Rabbi, did you know that my mother is ill, with extremely expensive medical bills? That my brother lost his job and has no other support? Or that my daughter’s husband passed away, leaving her broke with four kids?” “I … I … I had no idea”, stammered the Rabbi. “So,” Abe said, “if I *didn’t* give *them* any money, why would I give any to *you*?”

I know that money is a difficult subject, sometimes particularly taboo for the rabbi, and to put your mind at ease, I am stating clearly that I am *not* soliciting you tonight/today. I chose this moment with care -- the Kol Nidre Appeal already took place – your pledges have been made. Instead, I am hoping that we can have a frank talk (albeit one-sided), putting a Jewish

frame on the important question about what is the optimal way we can use our personal and communal resources. Unlike the man in the joke, who viewed his money as something to be used only for himself, Judaism has quite a different understanding. And this is important to me to speak about on Yom Kippur because during this day we are asked to assess our priorities, to judge our actions and to resolve to be an even better person in the future. And Judaism believes that the way in which we use our resources is one of the most important and tangible ways which we express our values, one of the vital ways we make our priorities real.

In fact, one of the key prayers on the High Holidays is *Unetaneh Tokef*, which states, “*u’teshuvah, u’tefillah u’ tzedakah, ma’avirin et roah hagezerah*” – that “Repentance, prayer and tzedakah” avert the severity of any decree by God that may be negative. In other words, according to the Jewish perspective, our actions, specifically how we allocate the funds we possess, which is one crucial element of *tzedakah*, have tremendous power. Our tradition teaches that participating in the mitzvah of *tzedakah* testifies to what we believe in more than *any* statement or professed conviction and, according to *this* prayer, even has the power to alter our fate. It is through

what we do in our lives that the values we hold dear, take effect. And it is specifically through the act of *tzedakah*, along with prayer and repentance, which is named today as an action that has the power to change the destiny of the world.

To illustrate what I mean I would like to share a story from our ancient Talmud as re-told by Rabbi David Wolpe in a recent article. “Rabbi Tarfon was a wealthy man but he had a reputation as someone who was **unwilling** to help the poor. One day, his friend Rabbi Akiva approached him and asked him, “Would you like me to purchase some real estate for you?” Rabbi Tarfon said “yes” and immediately handed him four thousand golden dinars to secure the investment. Rabbi Akiva took the money and **distributed it among the poor**.

Some time later, Rabbi Tarfon met him and asked him, “Where is the real estate you purchased on my behalf?” Rabbi Akiva took him by the hand and led him to the House of Study, and seeing a young man who was studying a text, called him over and asked him to read it out loud. The young man read from the Book of Psalms, “He gives freely to the poor; his *tzedakah*, will endure forever.” Then Rabbi Akiva pointed to the verse and

said, “This is the real estate I bought for you.” Rabbi Tarfon stood up, kissed him and said, “You are my master, my guide; my master in wisdom and my guide in good conduct.” Rabbi Tarfon then provided him with additional money to distribute among the poor”.

When we give *Tzedakah*, when we use our money and our material resources to touch the lives of others, we not only help another in the present, we sow a seed. Therefore, the impact of such a deed is felt both immediately and well into the future – as the verse says, it “endures forever”. Further, the action both improves the life of the giver, as Rabbi Tarfon becomes enlightened through this experience and derives great joy and meaning from the *mitzvah*, as well as clearly helping those who *received* the *tzedakah*. As Rabbi Wolpe points out our actions in this world are sent as bread on the waters, in the words of Ecclesiastes. We can never know how they will return, or what they will mean. Yet we are assured that they will make an important and positive difference. An investment in compassion and justice through touching another’s life in such a concrete way clearly pays dividends that have no limit – making it the best investment of all.

Viewed from this perspective *Tzedakah*, therefore, is preeminently an act of *faith*. An act, not only of goodness but one which signifies a belief – a

way of looking at the world. When we give *Tzedakah* we proclaim that we believe that what we have been given in life, even what we earn, does not completely belong to us alone, but is earned by us for the *use* of the one in need as well. And what we can *never* know is *how* our *tzedakah* will enable another to flourish and the ripple effect of a simple, single action of tangible compassion. At the beginning of the story, Rabbi Tarfon and Rabbi Akiva understood ‘invest’ to have very different meanings. Rabbi Akiva was creating worlds and improving lives, not making money. As Rabbi Wolpe wrote, “Each student whom he enabled to flourish was a gift to the community and a time capsule into the future, bearing the values of Torah for years to come”. Similarly, each act of *Tzedakah* that *we* do changes the future for another, expands the value of Judaism and makes the world a better place in concrete ways that reverberate beyond that one act.

And what is even more, *Tzedakah* is “ever directed to the heart of the giver”. It changes those who give, as much or more, as those who receive. Rabbi Tarfon changes because he feels the power of being able to affect the world. His *life* takes on new meaning as he realizes that giving ennobles in a way that few other activities can. His ability to *contribute* to the world, to touch the lives of others and to do something important, was suddenly

enhanced. Now his money was not only for accumulation but for actualization: it could take lives of children, for example, and enable them to become the scholars that their “gifts of spirit” promised as a possibility. He learned that each gift draws the cords of community tighter. Each gift creates warmth and expresses love. Rabbi Akiva once again proves among our greatest teachers: by showing what an ‘investment’ truly is, he educates Rabbi Tarfon and generations of givers to come, about how powerful this way of touching the lives of others can truly be.

And participation in the mitzvah of *tzedakah* is not only for those with the wealth of Rabbi Tarfon. Tzedakah is a value and a guiding mitzvah for us *all*. As my colleague Rabbi Sharon Brous, in an anecdote involving two of her congregants, relates: “Newlyweds in their 20s were struggling, literally, to keep the lights on. One day, the husband came home from work, glowing. ‘Honey,’ he said, ‘I have wonderful news! I got a \$1000 bonus at work. To which *tzedakah* should we give our \$100 (following the Biblical injunction to give 10%)?’ ‘Are you out of your mind?’ the wife responded. ‘We are in no position to give *tzedakah*! One day, yes, but now we need every penny.’ (pause) Let’s try that again”, the husband replied, “Honey, I have wonderful news! I got a **\$900** bonus!” Clearly this man demonstrated a

passionate devotion to sharing his resources, no matter how meager those resources may have been. Plus, decades later, Rabbi Brous reports this couple actually became philanthropic leaders in the community. The *act* of giving when there was little to give, made *tzedakah* a true value that nourished them, as givers, and clearly continued to guide them as time went on and circumstances changed.

This story, and others, demonstrates once again that *tzedakah* is not only about helping people in need, but about establishing ourselves, as the Torah asks us to do and believes we can do, as **powerful agents for nurturing the world God has given us.** Often we seek to understand our place in the universe, to understand the significance of our lives. It is through participation in *tzedakah*, that we can most directly discover those answers. It is through sharing our resources that we exercise the very power of God, as sustainer of the universe, which God has granted to us, as those made in the Divine image.

In Deuteronomy 15:4 there is a promise of sorts that when we enter the land of Israel, if we keep the covenant with God, that there will be no poor. As it is written, “There shall be no needy among you, since the Lord your God will bless you in the land . . .” Yet only three verses later we are taught

that when there are poor, we have a direct and uncompromising obligation to support them. As it is says, “If there is a needy person among you . . . do not harden your heart nor shut your hand against your needy kinsman. Rather you must open your hand and lend him sufficient for *whatever his needs. . . . give to him readily and have no regrets.*” Thus, we are taught, as Jews, that we must always both dream of, and aspire to, the full realization of human dignity. Our goal, God’s goal, is to eradicate poverty and need. But at the same time, we must live in, and work towards, the transformation of the reality of the here and now. And we are taught that this is sacred work which brings holiness to the world through concrete action, and that we give not only as an expression of love, for it is surely that, but also as an act of sacred, shared responsibility.

Just a few weeks ago the National Study of American Jewish Giving conducted by Jumpstart, released a preliminary report to a number of rabbis in advance of the High Holidays. An abstract of the report is now available to all on their website for those who wish to see some of the results after the holiday (<http://ejewishphilanthropy.com/u-s-jewish-giving-who-is-giving-what-to-whom/>). The study tried to understand the pattern of giving demonstrated by Jews in this

country so as to be able to advise Jewish leaders and not-for-profits on how to maximize their development efforts. According to the results we as Jews are doing pretty well with the sacred responsibility of *tzedakah*. As many in the field expected, Jews are disproportionately generous givers as compared with Americans associated with other religions or no religion at all. Plus we have a significant number of mega-donors and philanthropists who put their money where their hearts are. Their *tzedakah* has built hospitals, theaters, universities, schools, summer camps and synagogues. But we also find that Jews at lower annual income levels distinguish themselves for the frequency and amount of *their* charitable giving. First of all, 76% of Jews make at least one charitable donation a year (compared to 63% in the general American population). Second, the median gift for a Jewish giver was \$1200 a year, double the median for the general population. We should be very proud of these facts. However, please keep in mind that compared to capacity, which is estimated to be *vastly* greater, we still have a *long* way to go.

Yet, what was most instructive to me, was what was *correlated* to giving. The single most important factor that was linked to frequency of donation and size of donation was *how connected the individual was to the*

Jewish community. The more connected the Jewish person was, the more one gave. And the single institutional affiliation within the Jewish community that correlated to the highest incidence and amount of giving, was affiliation with a synagogue.

To me, this correlation between *tzedakah* and synagogue affiliation is a practical illustration of the notion that *tzedakah* is a true core value of our tradition – a driving force within Judaism, not simply an activity in which one ought to participate. As represented by synagogues and other key Jewish institutions, *Tzedakah* is an outlook -- an extension of our soul and a fulfillment of our reason for existing. As the study showed, those who see *Tzedakah* as a religious value, as a Jewish value, give more and give in greater abundance. And because there is so much work to be done, so much need to meet, we desperately require a community driven by the *value* of *tzedakah* in order to actually turn the tide. For this to happen, we have to remember the lesson of that young couple who gave even when they had very little- that *tzedakah* is not an option, or a lifestyle flourish, but a sacred obligation. We need to recognize that at the heart of the conversation on *tzedakah* is the core value of human dignity – both for the giver and the

recipient – a value with which God entrusted to us. The root word of *tzedakah* in Hebrew is not charity, which is a voluntary gift from one who is “moved to give”. Rather the root is *tzedek*, meaning righteousness and justice, which are values that we are committed to at *all* times, values that are at the core of a true civil society – a society based on sacred values.

Rabbi Daniel Nevins, Pearl Resnick Dean of the Jewish Theological Seminary’s Rabbinical and Cantorial School came to our community last year and taught us about the mitzvah of *tzedakah*. As his research points out, for Jews, *tzedakah* was always seen as a communal value, which necessitates a commitment by each member to support those in need, as well as the important community institutions which require donations to function, such as synagogues, educational institutions and other important organizations. Yet, he noted, that even for those who accepted this perspective there was a *disconnect* about how to apply the traditional Biblical and rabbinic categories for *tzedakah* to modern income structures and finances. In other words, if I make x and my net worth is y, how much *is* the right amount to give and what causes should be included in my obligation? Using great creativity and ingenuity, Rabbi Nevins created a mock tax form that looks like an IRS

document that outlines the different traditional obligations that appear in the Torah and rabbinic literature line by line and attempts to translate ancient *tzedakah* terms like *Peah*, *leket*, *trumah*, *ma'aser* and *makahazit hashekel* into modern categories. It gives guidance to us on how to divide one's *tzedakah* giving between the needs of the poor and supporting the synagogue as well as other Jewish institutions; between helping causes in Israel or abroad, versus causes that are local. You can access this document on his website after Yom Kippur, I think you will find it interesting (<http://rabbinevins.com/general/>).

However, I share this with you for two *specific* reasons: one, it is indeed a helpful guide to gauge for yourselves, in a no-pressure private environment at home, whether *you* feel you are engaged in the mitzvah of *tzedakah* to the degree you think you should be. And two, so that any inspiration you may receive from this sermon to enhance your *tzedakah* giving does not get impeded by a lack of understanding about how to go about it. Whether you simply increase your giving across the board, decide to add another *tzedakah* organization to your list, or resolve to make a specific gift that you feel is important, keep in mind, as Rabbi Nevins wrote,

“No one wants to feel dependent upon *charity*; [rather] our goal must be to create a Jewish community that *systematically* addresses individual and collective needs, thus binding us together. Such a community would minimize shame and maximize dignity; such a community would be the very image of redemption”.

As we all recognize, the shofar is one of the great icons of the High Holidays. Tomorrow, in fact, it will be the blast of the shofar that signifies the end of Yom Kippur. While to most of us that usually just symbolizes that it is now time to eat, its spiritual message, of course, runs much deeper. One of the key unique features about the *mitzvah* of the shofar is that the *mitzvah* is to hear the sound of the shofar, yet there is no mitzvah to actually blow it. Therefore, as my colleague Rabbi Asher Lopatin once said, “**It is a *mitzvah* that turns us all into needy people:** we need someone to blow the shofar for us, and no one in particular is required to do it. If no one will step forward to blow the shofar, no one will fulfill their obligation. The shofar, then, is a *mitzvah* that reminds us all of how needy we are, and reminds us, as well, how important it is to step up and provide for that need. In fact, our rabbis say that even if there remains one needy person from the Jewish people who

has not heard *shofar*, then our own obligation of hearing *shofar* has not been fully accomplished. We are still needy as long as even one member of our people remains needy”.

As Rabbi Lopatin further teaches, yet even more powerful perhaps is the image of the “*baal t’kia*” - the person with the *privilege* of blowing *shofar* who by doing so fulfills the needs of everyone in the community. Those who blow the shofar take it very seriously (as they should); they do this mitzvah with great pride and they practice and try to do a fantastic job. Rarely are they paid for this, certainly not here at Beth El - they see this mitzvah as a badge of honor that we think they are worthy to fulfill the needs of the community. **This should be a model for giving *tzedakah*: it is a great honor to be in a position to help with the needs of the community.** Those who give *tzedakah* should be thrilled that they can do it - that circumstances and their own skills have blessed them and put them in such a position to be the *ba’al t’kia* - the one who has the ability to touch the lives of others and carry the holy responsibility of meeting the needs of our people - and those around the world as well. And since this is a *mitzvah* in which everyone should participate, everyone can share in this honor and joy!

Further, every *shofar* sounds different: there are no two *shofrot* alike. This also reflects the diverse ways that we have to give. As Rabbi Lopatin wrote, “Sometimes we give quietly - like a gentle shofar, at a high pitch - while other times require a loud and dramatic campaign to get everyone to give”. Sometimes we give to someone we personally know who is in need, other times to organizations that are dedicated to serving the underserved, like JUF, the ARK or Maot Chittim. Sometimes we give to organizations that teach the values we live by, like the synagogue, Jewish schools or Jewish camps. And sometimes we give to those who live around the globe, in Israel, but as well elsewhere in South America, Europe, Asia or Africa.

Each person *hears* the *shofar* differently as well - reflecting how each act of giving affects the receiver in a unique way. As Rabbi Lopatin notes, “One gift may save a life, another gift may elevate. Giving once is not enough: we blow *shofar* over and over to transform our thinking and have an impact on the world”. One hundred notes on Rosh Hashanah alone and then the final reminder at the end of Yom Kippur.

So, please, this Yom Kippur let us hear that blast and understand how needy we all are, and that as long as someone else is needy, as long as there is a Jewish institution struggling to survive, there is something missing from

our own lives. Let us see our ability to meet those needs – our ability to reach out and touch a fellow human being - as the greatest privilege and joy, even as it is a responsibility that requires thoughtfulness and hard work. May we be blessed to be sensitive to our own needs *and* the needs of others, so that we don't make the same mistake as the husband did in our opening story who missed out on an opportunity to care for his wife. And may we resolve to welcome the opportunities that always arise for us to be the givers, the shofar blowers, the investors in the future like Rabbi Akiva, the ones who can reach out to another and make a tangible difference. And let us remember that through our *tzedakah* we become true agents of God, uplifted and fulfilled, who truly have the power to alter the fate of the world. *Gmar Hatimah Tovah* – May we all be inscribed for a year of health and happiness and do our part through acts of *tzedakah* to ensure that everyone else experiences the same. Amen.