



The Power of Money

Everything you wanted
to know about tzedaka

One of the bedrock values in Hashem's world is that one human being should help another. The only *positive-active* mitzvah given to all of humanity (according to many *poskim*) is tzedaka, and as we see in the Chumash, it is the single issue that is taken most seriously. When people acted cruelly to each other and the social order broke down—before the *ma'bul* and in Sodom—they were destroyed; when they “merely” rebelled against Hashem—as by the *dor hahafala*—they were spared and merely dispersed. So fundamental is this to creation that even animals are born with certain natural instincts for tzedaka.

Avraham was the person who introduced Hashem to the world and began the Jewish nation, and his single defining characteristic was his overwhelming dedication to tzedaka. He performed kindness to all without any discrimination, going as far as borrowing money he didn't have in order to provide food for idol worshippers who worshipped the dust of their feet.¹

Avraham's legacy was passed down to his descendants. There are three signature Jewish character traits; two out of three of them are being merciful and being giving (the third is being bashful). If someone is cruel, we are taught, his lineage must be investigated.²

Throughout the generations, Yidden have excelled in the practice of tzedaka and *chesed*, to the marvel and wonderment of the nations around them. With the advent of Chassidus, the focus on *ahavas Yisrael* intensified. The Baal Shem Tov taught the intrinsic value of every single person, and the infinite importance of doing even a single favor for one another. “A *neshama* may descend to this world and live 70 or 80 years, in order to do a Jew a material favor, and certainly a spiritual one,” the Baal Shem Tov taught.³

Helping others can be accomplished in a number of different avenues—namely *בגופו ובממונו*: with one's soul, by helping someone spiritually; with one's body, by going out and assisting someone physically; and with one's money. But there is something about giving tzedaka that makes it different than anything else.



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Money is a bit paradoxical. On the one hand, money is just a number; what separates the paupers from the wealthy is a few zeros in a bank account. Yet people work their entire lives into moving the numbers up a notch. The sum total of a person's work—their time (usually most of their day), energy, ambition, stress, and productivity—is all translated into their money. Some people are affected more by a severe financial loss than a death, for losing their money truly is losing a part of themselves. אין אדם, מעמיד עצמו על ממונו, a person cannot restrain himself when faced with losing his money—to the point that he will put his life on the line for it.⁴

There is a reason that people work so hard for money (besides for the irrational love of money that Chassidus so strenuously disavows). A few dollars can spell the difference between life and death, from having a piece of bread to passing out from hunger, from being able to afford a life-saving medical procedure to being forced to forego it. Less drastically, a person's financial situation defines his standard of living and what type of life he can live.⁵

For this reason—as well as the fact that a person pours his life into his livelihood—giving tzedaka holds

tremendous power. When you teach someone, you are sharing of your mind; when you get out and help them, you are giving of your body and energy—but when you give them your money, you are giving your life.⁶

This same power of money brings tzedaka to a level not shared by any other mitzvah. Although tzedaka is seemingly only one of 613 *mitzvos*, Chazal teach us that it is “equal to all the other *mitzvos*,” “the core of all *mitzvos*,” and is referred to as “*The mitzvah*.”

The Alter Rebbe explains in Tanya⁷ that the goal of all the *mitzvos* is to elevate our animal and primal soul⁸—and the world—to *kedusha*, by using our physical energy to fulfill *mitzvos*. When we use our energy to do a mitzvah, that energy is elevated. When one fulfills a typical mitzvah, he is only putting a certain amount of himself into it: you use your arm and head to put on tefillin—but that's pretty much it; you use your mouth to eat matzah, but your feet don't have much participation. You're only elevating the energy that you are investing at that moment in time.

But when you give tzedaka, you're doing much more than that: you're taking money—and with it the sum total of energy and life-force that you poured into the money—and elevating it to *kedusha*. We are



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therefore told that tzedaka brings the *geula* closer⁹—in a manner beyond all other *mitzvos*—because it is the single most effective way to elevate the world.

Because giving tzedaka is giving a part of ourselves to Hashem, it is also the modern-day avenue of cleansing ourselves of wrongdoings. In ancient times, when the *Beis Hamikdash* stood, a person would offer a *karban* in order to cleanse himself of his wrongdoings. This was later substituted with fasting. Today, when we cannot fast like in the previous generations, we give of our ourselves by giving of our life-money—by giving tzedaka.

Because of this, the significance of tzedaka has fundamentally shifted in the last generations.

1. **Elevating the world in the last generations of *galus*:** In previous generations, the primary focus in serving Hashem was to study Torah. Today, in the final generations before the *geula*, when it is our mission to complete the elevation of the world, the primary focus is to give tzedaka—the single most effective way to elevate the world.
2. **This is how we are cleansed in our generations:** As mentioned above, tzedaka is now the main avenue by which we achieve cleansing of our *aveiros*—since fasting is too difficult. This is another reason that specifically our generations are enjoined with giving tzedaka.

All this has significant repercussions for the style of our giving as well.

Only a Fifth?

How much of your income should you give to tzedaka?

The Gemara tells us that one should give at least *maaser* (a tenth of one's net income, minus business expenses), and preferably *chomesh* (a fifth)—but not more than that. As the Gemara says: *Rabbi Ile'a said: In Usha [the chachamim] instituted that one who dispenses [his money to tzedaka] should not dispense more than one fifth. That opinion is also taught [in a Beraisa]: One who scatters should not scatter more than one-fifth, lest*

*he [render himself destitute and] need the help of other people.*¹⁰

From this one would deduce that there is a hard cap on how much we can give to tzedaka: not more than a fifth.

But in multiple letters from the Alter Rebbe to his Chassidim¹¹ where he beseeches them to help their brothers in Eretz Yisrael, he champions an entirely new approach to the giving of tzedaka. There he explains that these limitations no longer fully apply. First of all, in these generations we give tzedaka *for ourselves*, to cleanse *ourselves* from wrongdoing. Just as there is no limit to how much one would spend on his physical health, there is no limit to how much he should spend on his spiritual health. A person would spend his entire fortune to save his life.

In addition, the Alter Rebbe says, you have to be very careful before you limit the amount of tzedaka that you are ready to give to someone else. As the Alter Rebbe puts it, “We all need Hashem’s mercies,” and when a person shows compassion on someone else, Hashem has compassion on him. If a person hardens his heart and suppresses his compassion, “he causes the same above—to suppress... Heaven forfend.”

Giving Without Limits

Indeed, the Rabbeim had a tremendous *koch* in tzedaka. Their giving was beyond limitations, and this is what they expected from their Chassidim. In countless *sichos* and letters, the Rebbe encourages people to increase their level of giving to tzedaka, until their giving is *bli gvul*, without limitations at all. Although there were certain individuals whom the Rebbe instructed to reduce their donations to be financially responsible,¹² those letters are the anomaly. In the vast majority of letters and *sichos*, the Rebbe encourages people to give more and more—to have an approach of giving *bli gvul*, to break out of their limitations.

In one farbrengen, the Rebbe told of an episode that had recently occurred. A young family had been having a very difficult time with their livelihood, and



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“...She didn’t even save some for the limmudei kodesh education of her children...”

the mother had been owed a lot of money from the school where she had taught *limmudei kodesh*.

Years later, she unexpectedly received a check for \$5000 (about \$40,000 in today’s value). Instead of using it for her own needs, she decided that because she had managed for so long without those \$5000, she would give it to tzedaka. With the agreement of her husband, she sent the entire sum directly to the Rebbe. The Rebbe describes what kind of sacrifice this entailed:

“I don’t know if they have put away another \$5000 in savings! And, *kein ayin hara*, this is a family with many sons and daughters. This is a young, American-born woman, and her husband is also American-born. He has worked hard to make ends meet, and he continues to do so. Yet, in her mind, the only reason this old debt was paid was in order that it should *all* go directly to Hashem, without leaving anything out!

“She didn’t take half for herself and give half for Hashem; she didn’t even save some for the *limmudei kodesh* education of her children—rather she gave it directly to Hashem, and with a happy heart!

“This is the paradigm that should be followed, and there should be many more like her among Yidden—to give, and with joy. If they give more, that’s even better, but at least they should give the equivalent of \$5000 to someone in her situation. As mentioned, this was done by people who weren’t educated with *mesiras nefesh* behind the Iron Curtain, rather in a country that is considered a physical and materialistic country, where the dollar is above all.”¹³

Where are these thoughts coming from?

When people would use halachic reasoning for limiting their contributions to tzedaka, the Rebbe would often quote an episode that had happened to him personally, before the *nesius*. One time, when he was in a shul in Vienna, he put some coins into a

pushka at night. A yungerman approached him—“a *fainer yungerman*”—and reproached him for giving tzedaka at night, considering that it says in the *kisvei haArizal* that one should give tzedaka only during the day. Later on, when he was in Warsaw, the Rebbe related this story to the Frieddiker Rebbe. The Frieddiker Rebbe responded, “He probably doesn’t give tzedaka during the day either...”¹⁴

The Rebbe applied this also to people who are careful not to give tzedaka when they are in debt, to comply with the Sefer Chassidim which says that one must be very frugal when in debt, because it’s essentially spending someone else’s money. The Rebbe pointed out that if you only remember the Sefer Chassidim when it comes time to give tzedaka—but not when it comes to spending on other non-essential matters—that should be a sign that the thought isn’t coming from the right place...¹⁵

Tzedaka as an Investment

It is difficult to convey just how much the Rebbe *koched* in tzedaka. When he was walking in and out of shul, he would give coins to the children for tzedaka; after each farbrengen, he would distribute dollars through the *tankisten*. During the farbrengens, there was often an appeal (*magbis*) for a fund related to that time period, and in countless *sichos*, letters, and *yechidusen*, the Rebbe encourages people to increase their donations to tzedaka.

In one farbrengen, the Rebbe explained that this is because tzedaka is the greatest investment that a person can make. The Rebbe quoted the Gemara¹⁶ which says that when a person gives tzedaka to the poor, he is lending to Hashem—and that which he has given, He will pay him back. Then the Rebbe continued:

“This is pertinent to every single person, especially in this generation, when people give much tzedaka. This is also one of the reasons that in recent times we have made a tremendous *shTUREM* about tzedaka, for adults and for children, and at all opportunities: We make a *magbis* [appeal] at every possible occasion, on every special day, on Erev Yom



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PURIM 5722, GOLDSTEIN FAMILY



Tov, Erev Shabbos, Erev Rosh Chodesh, wherever we can stick it in. To the extent that tzedaka is given in a completely unlimited manner—and this is in addition to the tzedaka given before davening.

“By doing so, we emphasize that we are lending to Hashem, and, thus [the results that come from it]: That which he has given, He will pay him back.”

As the Rebbe would often quote: עשר בשביל שתתעשר—give tzedaka in order to become rich. Indeed, the Gemara tells us that if you want your money to last, you need to “salt” it, by giving some to tzedaka.¹⁷ In fact, although we are promised rewards for certain *mitzvos*, we are enjoined to never test Hashem to see whether the reward will come—with the exception of tzedaka, where Hashem says¹⁸ “בחנוני” “נא בזאת, I beg of you, test me in this matter!

So when people would tell the Rebbe that they needed to cut back on their tzedaka because they didn’t have enough money, he would point out that their perspective was skewed: a person’s livelihood comes from Hashem, and he told us that the way to

receive more *parnassa* is through giving *more* tzedaka, not less. Hashem promised us that he would follow through on his end of the bargain.

In fact, the Rebbe would sometimes encourage people to be proactive, by promising money to tzedaka even beyond their means—because then Hashem will provide the means to make good on it. The Rebbe would tell the story¹⁹ of a *yungerman* who promised the Frierdiker Rebbe a large sum of money to publish the *sefarim* of the Tzemach Tzedek—a sum that he did not have and did not even have the ability to *try* earning; he was a taxi driver. Yet because he promised this sum of money, Hashem opened completely new avenues through which he was able to fulfill his promise—and he had several times more than that sum for his personal needs.

Tzedaka is a powerful way to get results on all levels—spiritually or physically. When a person has compassion for someone else, Hashem has compassion for him. Therefore, tzedaka is the way to achieve success in any endeavor, spiritual or

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How to Deal With a Recession

During the years 5750*-5751*, the world went through an economic recession. Rabbi Yaakov Yitzchok Rabinowicz, the Bialer Rebbe, came by the Rebbe for dollars. He had many ideas how to fix the situation, but the Rebbe's solution was simple:

The Bialer: The Rebbe should see to it that Jewish people's financial situation should improve. It has become very hard in Australia, South Africa, and America.

The Rebbe: In the entire world.

The Bialer: In the entire world. Why is this? Perhaps people are not contemplating enough on the *possuk* "*Poseach es yadecha u'masbia l'chol chai ratzon.*" People should concentrate on the meaning of those words during davening.

The Rebbe: In general we must always try to extol Hashem, but with regards to Yidden's *parnassa*, we mustn't look for a *parnassa* for Hashem but for *parnassa* for Yidden. We must ask of Hashem, and even demand of Hashem, that He help, and in a good way.

The Bialer: A Yid told me that the Rebbes must do something about this, to improve the situation—to elicit *parnassa* from on High.

The Rebbe (smiling): First of all, you should tell that Yid that first he must do something himself, and then he can give advice on what the Rebbes should do.

The Bialer: What should people do?

The Rebbe: What should people do? Add in Torah study and giving tzedaka.

The Bialer: Perhaps also to subjugate oneself prior to davening.

The Rebbe: If people give tzedaka before davening, it will bring all good things.

(23 Cheshvan 5751; Living Torah Disc 53, Program 211)



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physical—whether it's davening,²⁰ *mitvzoim*, an operation, a birth, an event on shlichus, a new business, *shidduchim*,²¹ having children,²² etc. etc.

Giving Constantly

Tzedaka is not something that can be done on a periodic or seasonal basis. It isn't enough to give large sums of tzedaka from one's earnings—tzedaka must be done on a constant basis, whether or not there is an urgent need from a poor person, and whether or not one earned more money. It must be a way of life.

The Rebbe explained that a person has two types of needs: the things that need to be tended to periodically, like clothing and shelter, and the needs that have to be tended to on a daily basis like food and drink.

The same is true with our spiritual needs: Some *mitzvos* only need to be done once in a while but tzedaka is like food and drink; you have to eat and drink every single day and yesterday's eating and drinking will not suffice for today.²³ At every moment, Hashem sustains the world with His kindness—with tzedaka. So in order to receive His kindness, we must practice tzedaka unto others; and just as we need Hashem's kindness on a constant basis, we must also give tzedaka on a constant basis.²⁴

Furthermore: through giving tzedaka often, we train ourselves to be *givers*. When a person gives tzedaka periodically, in lump sums, he doesn't train himself to be a *giver*—it is only through the constant practice of giving that tzedaka becomes a habit.²⁵

Transforming Humanity

Tzedaka isn't limited to Yidden. As mentioned above, it is the single positive mitzvah that was given to all of humanity.

Everything you wanted to know about tzedaka



ELUL CIRCA 5736

A Jew is obligated to teach the non-Jews about *sheva mitzvos b'nei Noach*, and this includes tzedaka as well. The Rebbe would often point to the fact that the American society was built on the values of tzedaka, and that Americans—Jews and non-Jews—excel in its practice.

Tzedaka to bring the Geula

In the later years, we saw the Rebbe's *koch* in tzedaka in a more and more revealed manner. From the middle of 574*6, the single way for people to see the Rebbe on a personal level was at “dollars” on Sunday—an interaction that was defined by tzedaka; the Rebbe's *hashpaa* to the world was given through these dollars for tzedaka. As the years went on, the Rebbe began saying *sichos* at the *shtender* in shul on a regular basis, and these was always followed by a distribution of dollars: usually giving one dollar at a time, occasionally even two or three. The Rebbe would almost always connect this with the special *segula* of

tzedaka to bring Moshiach—that it brings the *geula* closer and faster.

In the most recent *sicha* that we were *zoche* to hear from the Rebbe, on Shabbos Parshas Vayakhel 5752*—which was also Parshas Shekalim—the main focus was on tzedaka. The Rebbe quoted the Alter Rebbe's explanation on the *possuk* אדם כי יקריב מכם קרבן להוי':

“When a Yid wishes to become closer to Hashem, the only way to do so is through bringing himself up as a *karban* to Hashem! The same is true regarding the above *hora'a*, that one should give more tzedaka. In Shulchan Aruch we find several levels in giving tzedaka: *maaser*, and the best way—*mitzva min hamuvchar*—is to give *chomesh*. But then there's another type of tzedaka, as the Alter Rebbe says: “Everything a person has he will give for his life.” In this case, he has only two choices: his life or his belongings. It's worth it to give up everything for his life...

Furthermore, he gives tzedaka in a manner that he is completely invested in the act, so that his entire



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They choose to take a part of their allowance and, instead of buying more treats for themselves, they give it to tzedakah.

self is permeated with *ahavas Yisrael*, to the point of “*Vayakhel*” (-he becomes conjoined with the Yid to who he is giving the tzedaka). In thought, all of his thoughts throughout the entire day are permeated only with *ahavas Yisrael*; in speech, as we say “*Hareini mekabel*,” and, most importantly, with action, through actually giving tzedaka, because only when the tzedaka is physically given does the poor person benefit.”

In the final *sicha* of the farbrengen, the Rebbe concluded:

“As mentioned earlier, the actual lesson that we must learn from this Shabbos, which is Shabbos Shekalim, is to increase in giving tzedaka. This must be done in a manner of giving *ourselves* to Hashem, as the Alter Rebbe explains in his *maamarim*. The main thing is: immediately we will merit to [receive]

the tzedaka from Hashem—not the tzedaka that He scattered us among the nations—but the tzedaka that He gathers all the Yidden together to our holy land with *geula ha’amitis v’hashleima*, immediately *mamash*, with the heavenly clouds.”²⁶

Practical Guidance in Tzedaka

Please note: a practicing rav should be consulted on all halachic queries related to tzedaka.

How much should I give?

- **At least *maaser*, closer to *chomesh*:** In *sichos* and letters, the Rebbe would often encourage people to give without any limitations; however, when people would ask how much to give on a *regular basis*, the Rebbe would usually say to give at least *maaser* (a tenth of a person’s salary or net profits), but preferably closer to *chomesh* (20 percent). Sometimes the Rebbe said to give 15 percent, while other times the Rebbe would just say to give “close to *chomesh*.”²⁷

Children must give

One of the Rebbe’s most visible innovations was his constant distribution of coins to children—after rallies and every day as he walked to and from davening.

In one *sicha*, the Rebbe explained why:

“We have recently been *koching* in the education of Jewish children in the mitzvah of tzedakah, through giving them a coin to put into the *tzedaka pushka*. There are those who look for problems, and argue: What’s the point? These are children who are not obligated to fulfil *mitzvos*, and they don’t even have their own money. What’s the point of giving them a penny to put into the *pushka*?

The answer lies in an explicit *possuk*: “חנוך לנער גוי גם כי יזקין לא יסור ממנה.” Educate a child... even in his old age he will not deviate from it.” When you educate a child to put money into a *pushka*, he will certainly continue doing so when he grows up. This trains his hand to be “a hand that distributes tzedaka.”²⁸

The Rebbe pointed out that a child’s tzedaka is much more of a sacrifice than that of an adult: children don’t have an independent source of steady income—only what they receive from their parents—so their money is limited. Yet they choose to take a part of their allowance and instead of buying more treats for themselves they give it to tzedaka.²⁸ (The Rebbe said that this should, in turn, serve an inspiration to the parents: if the child can give half of their allowance to tzedaka, the parents can certainly increase in their own giving.)²⁹

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- **But what if you don't have the funds for maaser?** As mentioned above, the Rebbe often wrote to people that this brings even more urgency to the tzedaka, which is the the most surefire way to receive livelihood from Hashem.³¹ There were times, however that the Rebbe advised people to give half of the *maaser* to tzedaka now, keep a tally of the rest, and pay it later when they had more money.³²

How should I give?

- **Should it be anonymous or public?** The Rambam lists eight levels of giving tzedaka, and the more anonymous the tzedaka is, the higher it is on the list. The highest level of giving is with complete anonymity: the giver does not know who received it, and the receiver does not know who gave it. Indeed, when advocating the use of *pushkas*, the Rebbe noted that this provided a strong degree of anonymity, enabling one to reach these higher levels of tzedaka.

However, as a general rule, the Rebbe strongly discouraged anonymous giving in today's age, for several reasons: 1) If people think that you don't give tzedaka, they will learn from your example and not give either. 2) This is usually just an excuse to give less than one should, or not at all...³³

- **Get a *pushka*:** The idea of having a *pushka* handy in order to give tzedaka at every opportunity can be traced to the Alter Rebbe. The collector for the monies sent to Eretz Yisroel would come around collecting only a few times a year. Nevertheless, the Alter Rebbe encouraged his Chassidim to put money into the *pushka* for Colel Chabad on a consistent basis. Although this would seem to be superfluous—since the money was just sitting there anyway—he explained that this enabled them to give tzedaka constantly.

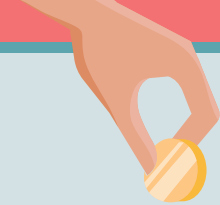
The Rebbe put a major focus on re-establishing the custom of having *pushkas*—in people's homes, businesses, and even their cars—and this was the primary thrust of



ARNOLD ZIGMAN

mivtza tzedaka when it was introduced in 5734. The Rebbe explained that the very presence of a *pushka* serves as a reminder that one should give tzedaka and it elevates the area around it to become a dwelling place for Hashem. Having a *pushka* in the business brings success to the business, a *pushka* in the car brings safety, and a *pushka* in the home brings blessings to the home.

- **Should I give it all now or distribute slowly?:** Nochum Ish Gam Zu was afflicted by terrible illnesses at the end of his life. As an explanation, he related to his students: *Once I was traveling along the road to my father-in-law's house, and I had with me a load [distributed] among three donkeys: one of food, one of drink, and one of delicacies. A poor person came and stood before me in the road, saying: My rabbi, sustain me. I said to him: Wait until I unload the donkey. However, I had not managed to unload the donkey before his soul left [his body]. I went and fell upon his face and said: May my eyes, which had no compassion on your eyes, be blinded; may my hands, which had no compassion on your hands, be amputated; may my legs, which had no compassion on your legs,*



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YOSSI MELAMED VIA JEM 23497

THE REBBE PLACES A COIN INTO A GIANT PUSHKA DURING THE LAG B'OMER PARADE, 5740.

be amputated. And my mind did not rest until I said: May my whole body be covered in boils. (Gemara Taanis 21a.)

This story is quoted in Shulchan Aruch as a cautionary tale to give tzedaka without delay, for every moment is urgent.

This is also one of the reasons that we don't say a *bracha* before giving tzedaka: "Had there been an obligation to recite a *bracha*, there would be those people who would want to go to mikvah, say "*lesheim yichud*," and

meanwhile, who knows what will happen with the the poor person... The mikvah might be closed, the *siddur* could not be accessible and he will not be able to give tzedaka to the poor person."³⁴

The Alter Rebbe offers another reason for this: the reason that Avraham's willingness to sacrifice his son at the *akeida* is considered such a tremendous merit for the Jewish people—notwithstanding the fact that so many Yidden throughout the generations gave

up their lives as well—is due to the *zrizus* with which Avraham fulfilled Hashem's command, showing his joy and enthusiasm in doing so. From this we learn regarding all *mitzvos*, and specifically tzedaka, that it should be done as quickly as possible.³⁵

Pledges should be filled quickly. Tzedaka money should never be put into a foundation, where only the interest will be used. Just as you would never let a person die in front of you if you can prevent it, so too you must not spare the money that is allocated for Jewish education, while in the meantime allowing Jewish children to be lost so that you can slowly accumulate more money.³⁶

When should I give tzedaka?

- **Daily before Shacharis and Mincha:** One should give coins to tzedaka every day before davening Shacharis and Mincha. The Gemara learns this from the *possuk*³⁷ “אני בצדק אחזה” פניך, I will see your face with justice [tzedaka].” In order to arouse Hashem's kindness and *hashpaa* from above so that He will fulfill our prayers, we must give tzedaka to others.
- **On Friday, give double for Shabbos.**
- **Before candle lighting (for women):** This is a special time for women to daven to Hashem, and giving tzedaka increases the *brachos*.³⁸ It is also a *segula* for health and livelihood.³⁹

The Magbiyos (appeals)

In addition to the regular tzedaka given throughout the year, there are certain causes that are especially relevant at different times. At the major farbrengens throughout the year, the Rebbe would usually hold appeals for these funds. Envelopes were passed out at the farbrengens, in which people would enclose their donation and also a note on which they would write their names and mothers' names. These envelopes were passed to the Rebbe, who would take them along when he left the farbrengens. (Today, one can easily give to all of these funds through the Machne Yisrael website: www.Magbis.org).

Have What to Give

The Alter Rebbe and Reb Pinchas Reizes were once taking a walk outside of town and a poor man approached Reb Pinchas and asked for some money. Reb Pinchas responded that he had nothing on him at the moment. Later, the Alter Rebbe told Reb Pinchas that one must always make sure to carry a sum of money with him. This way when someone asks for tzedakah he'll have what to give.

(*Likutei Sippurim*—Perlov)

The major appeals were:

- **Keren Hashana (*The fund of the year*):** This fund was established by the Rebbe in 5714 with the goal of ensuring that every person gives tzedaka every single day. Once a person gives a sum to tzedaka, the fund disburses it twice a day throughout the year. The Rebbe would encourage people to donate during the month of Tishrei, but said that joining at a later date provides the merit of the previous days as well.
- **Tishrei Fund:** This is a fund to provide financial assistance for people struggling with the costs of Tishrei.
- **Vov Tishrei—Keren Chana:** Established after the passing of Rebbetzin Chana, this fund provides tuition loans for girls to continue their Torah education.
- **Chof-Beis Shevat—Keren Hachomesh:** On the day of Chof-Beis Shevat, the Rebbe established this fund, benefiting women and girls in social and educational matters. The Rebbe encouraged that donations be in amounts equivalent to the *gematriya* of the Rebbetzin's name: 470.
- **Pesach—Maos Chitim:** This fund provides the needs for families who need assistance with their Pesach needs.
- **Yud-Beis Tammuz—Keren Oholei Yosef Yitzchak:** This is a fund established in the

The Power of Money

The Limitless Approach

The Rebbe once explained that there are three types of givers:


1) One who calculates his income then sets aside *maaser*, or even *chomesh*, then he decides to go beyond these limits and writes out a check for extra *tezedaka*.

2) One who, when receiving a knock on his door from the *gabbai tzedakah* collecting, he doesn't think to himself, "I have already given my due amount to *tzedaka*." Instead, he signs a blank check and hands it to the *gabbai*, and walks away with a slight concern that the *gabbai* might be a wild man, he might just fill out his check to an amount that will break his bank account, and he might not be able to give *tzedaka* to the next person who asks. Yet he is proud that he overcame his fears and concerns and boldly did this generous thing, taking a limitless approach to *tzedaka*.

3) One who writes out the same blank check, without even the slightest worry in the world as to what amount will be filled in the check. He sleeps peacefully that night, and doesn't even feel like a brave man for writing the blank check, because his truly limitless approach to *tzedaka* leaves no room for any doubt or worry, not even the worry of how he will have money for the next person who asks.

(*Shabbos Parshas Balak* 5740)

second year of the Rebbe's *nesius* to support the institutions of the Frierdiker Rebbe.

- **Chof Av—Keren Levi Yitzchak:** This was established on the twentieth *yahrtzeit* of the Rebbe's father, Harav Levi Yitzchak. It provides loans to teachers who teach *limmudei kodesh*. (The Rebbe explained that the seed money for this fund was the \$5000 provided by the woman who had received the unexpected check; see story above.) 



HEBREW ACADEMY, NEW CITY, NY

1. Maamar Ashar Bara 5689; Sefer Hamaamorim 5689 p. 91.
2. Rambam Hilchos Matnos Aniyim 10:3.
3. Hayom Yom 5 Iyar.
4. Sanhedrin 72a; Yoma 85b.
5. See Toras Shmuel 5640 vol. 2 p. 810.
6. Tanya Iggeres Hakodesh Siman 15.
7. Perek 37.
8. The חנוכה.
9. Baba Basra 10a.
10. Kesubos 50a.
11. Iggeres Hakodesh Siman 15; 16.
12. See e.g. letter from 23 Iyar 5712
13. Sichos Kodesh 5724, p. 539.
14. Farbrengen Vayeshev 5718.
15. Farbrengen Mishpatim 5741
16. Baba Basra 10,a
17. Kesubos 66,b.
18. Malachi 3:10
19. Sichas Purim 5747, et. al.
20. Letter 4 Tishrei 5714.
21. 29 Kislev 5718.
22. Letter 15 Sivan 5715.
23. Letter from 16 Elul 5713
24. Sefer Hasichos 5751 vol 2 p. 321
25. Rambam in Pirush Hamishnayos Avos 3,15
26. Farbrengen Shabbos Parshas Vayakhel 5752.
27. 25 Elul 5743.
28. Chanukah Live 5751.
29. Simchas Torah 5737.
30. See Shaarei Tzedaka p. 177.
31. See Shaarei Tzedaka p. 181.
32. Ibid 182.
33. Farbrengen Pesach Sheini 5747; Chayei Sara 5745; Miketz 5745.
34. Toras Menachem vol. 3 p. 5711.
35. Tanya Iggeres Hakodesh
36. Letter 20 Teves 5721; Igros Kodesh vol. 14 p. 373. See also the Rebbe's letter in English: chabad.org/1277.
37. Tehillim 17:15.
38. Letter 28 Adar Sheini 5717.
39. Letter 4 Tishrei 5711.

11 Practical Points of Tzedaka



{1}

Give daily, no matter the amount: Tzedaka should be given daily; before Shacharis,¹ before Mincha,² or even at random in middle of the day for success in one's endeavors—be it business or shlichus.³ (One should set aside the tzedaka money if there is no pushka present.⁴)

Daily tzedaka should be given *bli neder*.⁵

{2}

Health-related tzedaka: One should give tzedaka before seeing a doctor, before a medical exam,⁶ and if necessary, a pushka should be brought along for a hospital stay.⁷

{3}

Encourage others to give: Both Jews and non-Jews should be encouraged to give tzedaka. Employers should give added sums to their employees for them to give to tzedaka, and school principals should give their students money as *shlichus mitzvah* for tzedaka.⁸

{4}

Children: Children should have their own tzedaka pushka and should be given (or earn) their own money, from which they give to tzedaka.⁹

{5}

Tzedaka pushkas everywhere: Pushkas should be installed in the kitchen, in the dining room (where it can be visible even on Shabbos),¹⁰ and in every bedroom. The car and office should also have pushkas.¹¹

{6}

Make your donations public: Don't give anonymously. Instead, show an example of how to give.¹²

{7}

Give now! Never turn anyone away. If a tzedaka cause comes your way, don't save your money for a later and greater cause. The greatest cause is the one most urgent at the present moment.¹³

{8}

On special days, give extra: On *yomei d'pagra* and on fast days, additional tzedaka should be given.¹⁴

{9}

Give more than *maaser*: More than 10% of your income should be given to tzedaka; preferably 15%. When the going is tough and you stick to it anyways, Hashem will not let you down.¹⁵

{10}

Erev Shabbos: On Erev Shabbos and Yom Tov, one should give double for the upcoming days as well.¹⁶ Women should give tzedaka (preferably to a fund of Rebbe Meir Baal Hanes) before lighting candles for Shabbos and Yom Tov.

{11}

In times of need: When Tehilim is recited for a person in a critical situation, or any matter in urgent need, tzedaka should be given as well.¹⁷

1. Bava Basra 10a; quoted in countless letters of the Rebbe.

2. The Rebbe's letters.

3. Simchas Torah 5747; 3rd day of Chol Hamoad Sukkos 5713.

4. Letter dated 23 Cheshvan 5719.

5. The Rebbe's letters

6. Simchas Torah 5747.

7. The Rebbe's conversations with individuals at "Dollars."

8. Shabbos Parshas Lech Lecha 5750.

9. Simchas Torah 5737; 25 Elul 5743; Chanukah Live Rally 5751.

10. Shabbos Parshas Vayigash 5734, et. al.

11. See Shaarei Tzedaka ch. 57.

12. Pesach Sheini 5747.

13. See inside the article.

14. Heard from the Rebbe many times.

15. See Shaarei Tzedaka, ch. 79 and 83.

16. See Shaarei Tzedaka ch. 61; Likutei Sichos vol. 28, p. 315.

17. Chai Elul 5745.