

# Charity Begins at Home

by: Rabbi Jeremy Rosen

This is the time of the year when many of us have spent a great deal of money on summer vacations. So it is appropriate to think about how much we give charitably to those less fortunate than we are.

Charity is highly emotive, and it is an absolutely crucial element of all religions. In Judaism the term most commonly used for charity is *Tsedakah*. The word derives from the biblical word *Tsedek*, which means "doing the right thing". But there the word is most often linked to the idea of justice, *Mishpat*. In early societies, which did not have the sort of social welfare many do today, charity as an obligation of the "haves" to the "have-nots" was the foundation of a just society as much as a fair system of justice. In a way the distinction, these two terms indicate, is between what the law requires of us and on the other hand, what we give voluntarily.

The concept of a people in biblical terms involved responsibility for the community. The contract or covenant of the community meant a reciprocal obligation. Each person had to think about taking care of the needy in whatever way possible, whether material or emotional. If one could not provide physically, one could at least offer kindness and support. Looking at Deuteronomy Chapters 23 & 24, one sees how the main vehicle of charity (unless one was a farmer where one could give actual food) was lending money or objects to the poor. Helping them become self-sufficient was the highest form of charity. Which is why lending for interest was forbidden within the biblical society, because it usually led to even greater indebtedness and dependency.

If someone fell into debt or on hard times, there were no such things as debtors' prisons. One could work off one's debt by going into servitude for up to six years. Then on leaving, they had to receive sufficient financial support to become self-sufficient. In addition, the indentured slave had to be given the same living conditions (even the same kind of pillow) as his or her master. "Whoever takes on a servant, acquires a master," says the Talmud. Intertwined in Deuteronomy there are laws about sensitivity and consideration towards the poor and disadvantaged (Israelite and stranger).

Religious obligation and national obligation were combined. This was of course the ideal and, it seems from the complaints of the prophets, too often neglected. The Torah might strike many as dated and archaic. But even today we still are far, far from being able to fulfill most of its moral requirements.

In ancient times, nations and cultures clashed just as brutally as they do today, and the fittest (either morally, culturally, or physically) survived. In a world of "dog eat dog", it is surprising therefore that Judaism opened up its charitable institutions to strangers, aliens, and even competitors, from the earliest of times. As the Talmud in *Gitin* 61a says, "We must support

the pagan poor, visit their sick in the same way we visit the sick of Israel, and we bury their dead the way we bury Israel's dead, all in order to ensure good relations with other people." Yet naturally enough, there were priorities when conflicting demands and limited resources made choices inevitable. Hence the other Talmudic principle goes: "As between a Jew and a non-Jew, a Jew takes priority; rich and poor, the poor comes first; the poor of the world and the poor of your city, the poor of your city come first." (Bava Metziah 71a)

The issue of how much we have to give is much more complicated now than then. The tithes as applied in an agricultural society were of produce or rights to gather. Over time, commercial societies introduced monetary tithes. But these were no longer of biblical authority. And as societies became more complex and taxation became universal, issues of deductibility, and how much one is obliged to give, and whether family support or tuition is included or not made the whole issue much more complex and subject to rabbinic advice.

An important issue nowadays is whether we ought to give to non-Jewish charities or not. The argument against goes that Jews we are so few. Our resources are dwarfed by the wealth of nations. It is true that the number of tragedies that occur each year impose a heavy demand on human resources. But there are billions of other humans and governments and NGOs to come to their support. Nations can call on taxation to support their institutions of aid, education, and welfare. Who can the Jews turn to other than themselves and a small number of supporters? And Israel sends human resources to every tragedy where it is allowed in.

An increasing amount of charitable assistance nowadays comes from super wealthy individuals whose trusts give away billions. Even so, in the USA and Britain (even Israel) there is growing concern that a new generation of wealthy youngsters no longer feels any sense of obligation to Jewish causes. The intermarriage rate is so high amongst the less Orthodox that every year fortunes built up by Jews are lost to Jewish causes through assimilation. The situation looks dire. Thousands of Jewish children cannot get a Jewish education, because the money isn't there.

This is why I believe we must prioritize Jewish causes. Our needs come first, just as any state gives priority to its own citizens.

Yet it is not that simple. Sure, I would never give my money to any charity or NGO with a record of antisemitism or with a political or religious bias against Judaism. But still, if I were approached to support a specific needy family, no matter what background, I would contribute. I do believe that spending time working amongst the disadvantaged of other countries and cultures is an important experience and rite of passage. We cannot isolate ourselves, for our own good, let alone anyone else's, and I believe a Jew with a range of experiences and contacts outside of Judaism has a very important contribution to make to the sanity of Jewish life itself.

Despite our need to prioritize, I believe we should give to non-Jewish causes too. As I quoted above, "We must support the pagan poor...to ensure good relations with other people."

But there is another issue I want to raise: caveat emptor. Beware. Many charities are dishonest, incompetent, or corrupt. There are now websites that give details of how much charities receive and how much actually goes to the people they claim to be helping—sometimes less than 50%. You can go to GiveWell, CharityWatch, and Charity Navigator for the facts. We have all read about corrupt charities (even headed by past presidents) raising money for Haitian victims, where the money never gets there. I know of charities that raise money for institutions (in Israel and elsewhere), which in fact devote almost all their money to employing family members at above average rates. We know that even within our own communities there are many who raise money ostensibly for charitable foundations, when in fact it means self-enrichment, not to mention tax evasion.

One of the pillars of Jewish charity for over a thousand years has been and is the *Gemach*, the free loan charity. *Gemillut Chessed*. All Orthodox communities have such societies. There are thousands in Israel's one-million-strong ultra-Orthodox, or Haredi, community, with total deposits estimated to be between NIS 5 billion (\$1.4 billion).

The Common Reporting Standard on financial transactions was passed by the OECD (The Organisation for Economic Co-operation and Development) in 2014 to deal with tax evasion and money-laundering to combat tax evasion.

But Israel is refusing to sign the treaty, because Finance Committee chairman Moshe Gafni (of the Haredi United Torah Judaism) wants a promise that *gemachim* will be exempt from supervision. Want to guess why?

Israel's anti-money-laundering authority has warned that *gemachim* must be regulated, because many are being used to evade taxes and for money-laundering. But Gafni is adamant.

Sadly, in many people's minds the law is there to be flouted.

There is giving. And there is giving responsibly and legally. Just as one needs to be both committed to one's family, group, and people, so too one must be humanitarian. Just as important as giving, is giving and knowing it will be used honestly with full disclosure. Throwing money away is not an obligation. And disguising personal enrichment and other monkey business as charity is deception and dishonesty. Charity a matter of *Tesadakah*, doing the right thing, and *Mishpat*, doing the just thing.