

KI SEITZEI (DEUTERONOMY 21:10-25:18)

Tzedakah -- Who Is Doing A Favor For Whom?

2000 · Rabbi Yerachmiel Sepowitz

“Tzedakah.” They usually translate it to mean “charity.” The actual meaning of the word is “justice.”

The difference between charity and justice is that when I give charity, I am going beyond what I am required to do; I am doing a favor. When I do justice, I am doing what is expected of me.

The word “Tzedakah” appears four times in the Torah, one of which is in this week’s Torah Portion.

When lending money, we are allowed to require collateral in order to insure repayment of the loan. However, if the borrower is poor, and if he has given his blanket or his bedclothes as security, the Torah requires us to return them each evening so that he will have something to sleep in. (Deuteronomy 24:10-13)

I have always found this to be a fascinating passage. Can you imagine walking into a pawnshop and borrowing \$500 against some item of equal or greater value? Each day you come back to the pawn shop and ask for your security back because you need it for the evening. “Don’t worry,” you tell your creditor, “I’ll return it in the morning.”

What do you think are the odds of receiving your security back before you have repaid the loan in full? What kind of collateral is the borrower giving up if he gets it back every evening? What possible incentive will he have to satisfy his debt if he knows that he will have unlimited nightly use of his deposit?

Yet, the Torah tells us: *"Return it to him at sundown, so that he will be able to sleep in his garment and bless you, and you will have Tzedakah before G-d."* (24:13) As an act of Tzedakah, we must extend this unusual courtesy to a poor borrower.

Why does the Torah say, “*YOU will have Tzedakah*”? Isn’t it the POOR PERSON who is receiving the Tzedakah from US?

The Talmud (Bava Basra 11a) relates the story of King Munbaz who depleted his personal treasury as well as what he had inherited. He gave away his riches in order to support his subjects during a famine. This did not sit well with his relatives who felt that he had squandered his family’s ancestral legacy. His

response: “When my forefathers amassed wealth and continued to build up their treasuries, they were doing it for others. I, on the other hand, by giving these treasures to the poor, am in reality supporting myself, as it says in the Torah, ‘*you will have Tzedakah!*’

What a beautiful thought! We think that when we give *Tzedakah*, we are reducing what we own. In reality, we are doing just the opposite.

I once read an article about a rabbi who was the treasurer of his country. The treasurer’s enemies in the government tried to convince the king that he had been embezzling from the treasury. Although the king trusted his treasurer immensely, he felt he had no choice but to ask for a detailed list of his assets.

When the rabbi returned to the king with the list, the king immediately realized that something was amiss. “This can’t be right,” said the king. Your house is not listed. I know that you own much more than is listed here.”

“You don’t understand, Your Majesty,” said the rabbi. “I know why you have asked me for this list. I know that I only serve at your pleasure and that at any moment you can confiscate my possessions and throw me into prison. My home and my furniture and whatever money I have is not really mine; it is only temporarily in my care. You asked for a list of my assets; this is a list of everything that I have given to the poor. What I have given to *Tzedakah* is my real list of personal assets. Because this is something that no one can ever take away from me!”

"And you will have Tzedakah before G-d." The more we give to others, the more we have for ourselves.

TORAH TALKKI SEITZEI (Deuteronomy 21:10-25:18)

Have a great Shabbos.

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