

Doing Practical Chesed – “Maskil I’dal” - Being Wise for the Needy [Class Notes]

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(We are not going to differentiate between chesed (of resources) and tzedaka (of money). We will use the word “chesed” to refer to both.)

“The point of chesed is not how much we give, but how much we accomplish in bringing peace of mind and satisfaction to the needy family.”

Introduction to Chesed

1. Chesed is a mitzvah which enables us to directly replicate Hashem.
2. Chesed allows us to convert temporal, material items into eternal value.
3. The first act of the first Jew, Avraham, after his circumcision, was chesed.
4. Chesed is one of the three major character traits of a Jew.
5. Chesed for others makes us valuable to the world, even adding to our longevity in this world!

Reasons Why We Don’t Do More Chesed

6. We don’t realize that Hashem helps us when we do His work.
7. We are very much a “spectator generation”.
8. We are afraid of failure.
9. We see ourselves as limited.
10. “I am already so busy with other equally or more important mitzvos!”
11. “I will do it later, after I have
12. “If someone else will start it, then I would”
13. “What will I do if I have halachic questions?”
14. “What will XXXXXX say if I do this?”

Chesed Perspective

15. The person IS their middos, shown much in their chesed. So much so that, “There are not bad people, just people with bad middos.” (R’ Shlomo Heiman Z”L).
16. Anava, taking “you” out of the equation, is important for helping people properly.
17. The needy were put here to enable us to have an opportunity to do chesed.
18. The key characteristic is to work on empathy, by asking yourself – “How would I feel in their (needy) situation?”
19. A needy person did not “do something wrong” – “money is round”; it can (and does) roll away from everyone.
20. We are all obligated to do whatever chesed we can, just as with other mitzvot.
21. Success or failure is up to Hashem; our job is the effort, the hishtadlus.
22. A needy person has is fear of the worst case; alleviate their fear - tell them you will be there for them.
23. Know that a working person without income or a job “gets down” – it plays on their self-worth, and may be the real curse of “b’ze’as apecha tochal lechem”. The biggest chesed is enabling someone to get a job.
24. Money issues can easily affect Shalom Bayis - husbands are very down when they cannot provide for their families.
25. Realize how hard it is for a needy person to ask someone for help - don’t make someone call twice, especially if you cannot help them anyhow.
26. As humans, we like to fix things once and for all. Often in chesed, we just cannot fix things.
27. Try not to be a “chesed flashbulb”; be a “chesed masmid” (who does “repeat chesed”) instead. The fact that they come back again, or that you have already helped them once, doesn’t mean you are not obligated to help again.
28. The way we do chesed can greatly affect our success and our s’char. We need to be a “Maskil I’dal”!
29. So what if the needy family is “playing” you! That is how they need to live.
30. Joining tzedaka efforts reduces the load on givers, but hurts recipients!

Validating the Case

31. There are chronic needy families; it is stressful to help them continuously, but there is no alternative.

32. Needy people may have physical or emotional handicaps that hurt their earning ability, and require them to need our help. There are even people who won't take a job, so they can be available when the "big offer" comes!
33. People have different financial priorities – we must help the needy person with their own personal needs – not to give them what we feel is important. You will probably not succeed in getting them to see it your way.
34. Be on guard for needs due to addictions.
35. Of course, one must help even people they do not like.
36. Feel free to ask hard questions during the interview, especially if you have tzedaka money given by others.
37. Local families are generally easy to verify since people know them.
38. Certainly don't be harsher on your needy relatives than on others – responsibility to your relatives come first.
39. You should have a Rav to whom you can ask your chesed questions about priorities, etc.

Actual Helping

40. Don't wait till a person asks – give before. There are many who OBVIOUSLY need help – single mothers, students, families without parental support, etc.
41. Do not wait till the last minute to tell them you are going to help – you lose much of the s'char, and the recovery, if they break, will take longer.
42. When you interact with a needy person, BUILD THEM UP – even when you can't give them. Listening and giving an aitz (advice) may even be a bigger chesed than money. A kind note with/wo a check is very meaningful!
43. Always give something when asked by others. You need to acknowledge their embarrassment in asking. Also, a flat no can be interpreted that you do not believe in them or in their need.
44. Give money to the husband, not the wife, unless there are special considerations – you may be insulting him.
45. Don't violate Hilchos Yichud or other halachos for this (or any other) mitzvah.
46. Make your gift a "long-term loan" versus an anonymous gift; anonymous gifts can make the receiver fear that everyone he meets is the one who knows he is needy and gave it to him. Lending is better than giving. (Avos d'R' Nosson - 41:2)
47. When giving, it is often better to give the needy person x-dollars every month (post-dated checks, are good) rather than giving one "lump sum".
48. Make clear commitments with an end date. Then, warn people when they are approaching the end-date.
49. For services such as therapy or when paying for supplies, make sure the participant pays part of the cost.
50. You can sometimes increase simcha by directing money to gift cards, etc.)
51. Needy people find it hard to negotiate for themselves; therefore, negotiate for them.
52. You can help with all kinds of chesed – helping them with a resume, interview practice, job research, etc. You are obligated to give ma'aser (a tenth) from any talent you many have. (R' Moshe Z'l).

After Helping

53. Don't expect Thank-You notes. In fact, recipients may be (internally) angry at those who give them money!
54. If it is too hard to help, know you can stop; Hashem will help them find other solutions - "Harbei shluchim la'Makom".

Working Together With Others

55. Vendors will often work with a person raising tzedaka to lower the cost.
56. Use your gift amount to get others to participate. It is greater to be me'aseh others to give, than to give yourself.

Fundraising

57. People want to give to good causes.
58. Success in collecting money for others is based on personal integrity of the collector more than the need.
59. Fear of asking for a contribution is normal. You can overcome it some by empathizing with the need and thus increasing your passion. Also, making a commitment to others to raise a certain amount of money forces you to overcome your fear.

"Im lo achshav, ei'masai?"

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Here are some Guidelines:

1. Work on your empathy – how would I feel in their position?
2. Stop worrying that they are abusing the tzedaka fund - healthy Jewish people do not take tzedaka they do not need.
3. Combining tzedaka funds does not help the needy – it reduces the giving.
4. Don't try to change people's priorities.
5. Give with the expectation that you will need to give again – don't expect to fix something.
6. Give as a long-term loan or as several monthly checks to relieve stress.
7. Kind, sensitive empathy can go far!
8. Give what you can – no matter how small.
9. Make it clear you are not bothered that they called.
10. Teach others how to raise money, to give and to help.
11. Don't be offended that they are playing you with a new need.
12. Committing to give is the best way to get over your fear of asking for money.
13. Remember –relatives come first, don't judge them harshly.