

שבת קודש פרשת כי תצא | מסכת כתובות דף נ'

INSIGHTS FROM OUR CHABUROS

His righteousness endures forever...

הון ועושר בביתו וצדקתו עומדת לעד—רב הוא ורב חסדא, חד אמר זה הלומד תורה ומלמדה לאחרים, וחד אמר זה הכותב תורה ביאים וכתובים ומשאילן לאחרים

av Huna and Rav Chisda each elaborate and offer an example to understand the verse in Tehillim (112:3) which states that one who has wealth and riches in his house, but yet his righteousness endures forever. How can a person be righteous and maintain his wealth if his riches remain in his house?

One Amora explains that the verse refers to one who is steeped in Torah, and he teaches to others. Here, his knowledge remains with him, but he attains righteousness by sharing with others, at no loss to himself. The other Amora explains that the verse can refer to a person who writes or obtains scrolls or texts of Torah, and he shares them or lends them to others. Once again, he can hold on to his resource without it becoming depleted, but by sharing with others and allowing them to use his library, he accumulates merit. Maharsha points out that the verse speaks of riches. Someone who has financial resources, and distributes a portion of his money to tzeddakah, not only is not losing his money, but is also gaining a blessing. The Gemara (Taanis 9a) specifically assures us that we can be certain that giving tzeddakah leads to prosperity. We also find that not only does one who teaches Torah does not lose, but he also actually gains in Torah knowledge, as we find (Taanis 7a): "I have learned much from my Rabbeim, and even more from my friends and comrades. But I have learned the most from my students." In a practical sense, anyone who purchases sefarim and donates them to a local yeshiva, Beis midrash or shul is included in this unique blessing of writing or obtaining Torah texts and providing them for others to use. "His righteousness endures forever!"

STORIES OF THE DAF

Limits of Charity

"המבזבז לא יבזבז יותר מחומש..."

he Baal Shem Tov, zt"l, constantly worked to develop his bitachon, his trust in Hashem. One of his personal practices to bolster his trust was to give away every cent that he had in the house every single day. Someone once asked the Baal Shem Tov, "But in Kesuvos 50a we see that one may not give away more than twenty percent of his earnings, so why do you give all that you have away to the poor?"

The Baal Shem Tov HaKadosh replied, "The language of the כל המבזבז, is literally anyone who spends, but the connotation is one who wastes. The Gemara is referring to a person whose giving is an aspect of bizah, he feels as if he has been ransacked by the poor and will feel resentful and exploited if he parts with more than twenty percent of his income. However, one who gives with his whole heart and feels true joy in having given is not included in this proscription at all!"

Rav Elyashiv, zt"l, also concluded that anshei ma'aseh may give more than the twenty percent prescribed by our Gemara. When the Divrei Chaim of Sanz, zt"l, was asked this very same question he responded, "That limitation is only for a person who is doing the mitzvah of tzedakah." But for someone like me who needs to atone for his many sins, how could there be a limit? Is it not fitting that one should spend every cent to save one's life?" When people would pester the Av Beis Din of Lodz, Rav Eliyahu Chaim Meisel, zt"l, about this issue he would always crack the same joke, "Since I transgressed the prohibition to give more than twenty percent of my income to tzedakah, I give charity as an atonement. Then I realize that I have again transgressed and again give more to make up for this until I have no more money left!" When someone asked him seriously about this he replied, "The restriction only concerns money doled out to pay for the goods that a poor person requires. But I give to people who are asking for food. When people are asking for food, one has increased obligations toward them. Naturally, I should feed these hungry unfortunates no matter what it costs!"

PARSHA CONNECTION

and continues with the statement that this son did not listen to his father and his mother, and concludes with the statement that he does not listen to "them." Why did the תורה use these different descriptions, rather than just write if parents have a child who doesn't listen to them? The אלשיך הקודש use these different descriptions, rather than just write if parents have a child who doesn't listen to them? The אלשיך הקודש explains that the first part of the Possuk (i.e., איש (i.e., לאיש בי והיה לאיש) is explaining why this happened, meaning it is the father's fault that a child like this was born, because as אבשלום is the product of someone marrying a חיפת תואר who was the son of a חיפת תואר second, it is teaching us that different children react differently to their parents. Some listen to the father and not the mother, while others only listen to their mother. Finally some will only listen if both parents are telling them the same thing, It therefore first says "doesn't listen to his father, and doesn't listen to his mother, and finally he doesn't listen to them! Wishing everyone with their children!

HALACHA HIGHLIGHT

Giving more than a fifth of one's assets to tzedaka

המבזבז אל יבזבז יותר מחומש

Someone distributing funds to tzedaka may not distribute more than a fifth of his funds

av Moshe Feinstein¹ guestioned whether the enactment of Usha that one should not give more than a fifth of his assets \prime to tzedaka creates a prohibition, or is it merely good advice. It would seem that one can infer from a later Gemara² that it is prohibited. The Gemara challenged Mar Ukva's intent, at the time of his death, to give away half of his estate from the enactment that one is not permitted to give away more than a fifth of his assets. Obviously, if the enactment was only good advice it would seem logical that it should not apply when a person is about to die. Nevertheless, Shulchan Aruch³ seems to indicate that one who has the financial means is obligated to provide money for the poor even if it results in giving more than a fifth of one's assets. In contrast, concludes Ray Moshe, since Rema⁴ cites the enactment it is evident that he disagrees and maintains that it is prohibited to give more than a fifth of one's assets.

The Minchas Yitzchak⁵ disagrees with Rav Moshe's ruling. He explains that Rav Moshe's ruling was built on the assumption that when Rema cited the enactment his intention was to disagree with Shulchan Aruch. This is not true, asserts Minchas Yitzchok, because if his intent was to disagree he would have begun his comments with the words, "And there are those that say – ויש אומרים" - which is his style. Furthermore, if one traces this halacha back to its primary sources, one will see that Rema's intent was to provide a source and support for Shulchan Aruch's ruling that one who is not wealthy should not give more than a fifth to the poor. He never intended to convey that even those who are wealthy may not give more than a fifth to tzedaka. Therefore, concludes Minchas Yitzchok, since nowadays there are many people who are in need of tzedaka, one who has the financial means is certainly permitted to give more than a fifth of his estate to tzedaka.

שו"ת אג"מ יו"ד ח"א סי' קמ"ג.
גמ' לקמן סז:
שו"ע יו"ד סי' רמ"ט סע' א'.
רמ"א שם.
שו"ת מנחת יצחק ח"ה סי' ל"ד.

MUSSAR FROM THE DAF

The risk is worth the reward

באושא התקינו: המבזבז — אל יבזבז יותר מחומש. תניא נמי הכי: המבזבז — אל יבזבז יותר מחומש, שמא יצטרך לבריות

he Gemara tells us that it is assur to give more then a chomesh to tzedakah because the end result may be the becomes reliant on the community, אַמָא יִצְטֶרֵךְ לַבְּרִיוּיֹת. The Shita Mikubetzes learns that this תקנה was only said if one is giving tzedakah to indigent people. However, if one is supporting Torah, this rule does not apply. The Chofetz Chaim in Ahavas Chesed (Perek 20, 2) says the halacha is like this Shita Mikubetzes. The question is how does this work? Why is a person allowed to risk "the possibility that they may become indigent" when it comes to supporting Torah?

Let's first begin with a moshel. In the business world, a businessman would not usually take risks, if the potential to profit is very small. However, if the person will surely become a billionaire then one will be willing to take a greater level of risk.

With that, perhaps we can understand our sugya. First, when one supports Torah, the chiddush of the partnership of Yissachar/Zevulun relationship is that Hashem views it as the supporter of Torah is actually learning Torah. This is the only case when one supports a mitzvah, it is viewed as one has done this mitzvah. Furthermore, we know that Talmud Torah K'neged Kulam. The Mitzvah of Torah is unlike any other mitzvah. The reward for learning Torah is beyond description.

This could be the Pshat in our sugya. When doing a regular mitzvah, one is not allowed to take the risk that this mitzvah may make a person poor. However, when the gains are so extraordinary, then the Torah lets one take the risk of becoming poor, specifically in this case, because of the extraordinary reward one has when they support Torah. We see from this Yesod the chashivus of Limud Hatorah as well the chashuvus of supporting Torah. One should therefore jump at any opportunity they have to become a spiritual billionaire!

POINT TO PONDER

The Gemara says that one who spends a lot on צדקה, should not spend more than a fifth. Is this referring to a certain time frame, for example one fifth every year? Second, if this refers to a fifth of his assets in a year, wouldn't he have the same problem after a few few years whereby there will be too little left for him?

Response to last week's Point to Ponder:

According to Tosofos that the "force" we use upon the wealthy to support their young children is only with words, How do the wealthy differ from everyone else since the גמרא just said that we call out any father who does not feed his sons.

Both types of convincing are with words, but one uses stronger language than the other. For example one is telling him, how would it look if others feed your children while the other says this is something which you must do. (See שיטה מקובצת).