

12

Four traits are found among students: Quick to learn and quick to forget — his gain is offset by his loss. Slow to learn and slow to forget — his loss is offset by his gain. Quick to learn and slow to forget — his is a goodly portion. Slow to learn and quick to forget — his is a bad portion.

13

There are four types of donors to *tzedakah* [charity]: (1) A person who wants to donate, but also wants that others should not donate, is being miserly with the possessions of others; (2) a person who wants others to donate, but does not want to donate himself, is being miserly with his own possessions; (3) a person who donates and also [wants] others to donate is a *chassid*; and (4) a person who does not donate and does not [want] others to donate is a *rasha*.

14

There are four types of people who attend the *beis midrash* [Torah study hall]: (1) One who attends [the *beis midrash*], but does not study [there], earns a reward for attending; (2) one who studies [elsewhere], but does not attend [the *beis midrash*], earns a reward for studying; (3) one who attends [the *beis midrash*] and studies [there] is a *chassid*; and (4) one who neither attends [the *beis midrash*] nor studies [elsewhere] is a *rasha*.

they may harm us. Our main concern should not be fear of physical harm. Rather, we must avoid their company in order to protect our souls from learning the ways of the angry, *Lest you learn his ways and bring a snare upon your soul*. The Sages define that snare in *Shabbos* 105b:

If a person rips his clothing in his wrath or breaks his utensils in his wrath or squanders his money in his wrath,

אַרְבַּע מִדּוֹת בְּתַלְמִידִים: מֵהָר לְשִׁמוּעַ וּמֵהָר לְאַבָּד - יֵצֵא
שְׂכָרוֹ בְּהֶפְסְדוֹ. קִשָּׁה לְשִׁמוּעַ וְקִשָּׁה לְאַבָּד - יֵצֵא הֶפְסְדוֹ
בְּשְׂכָרוֹ. מֵהָר לְשִׁמוּעַ וְקִשָּׁה לְאַבָּד - חָכָם. קִשָּׁה לְשִׁמוּעַ וּמֵהָר
לְאַבָּד - זֶה חֵלֵק רָע.

אַרְבַּע מִדּוֹת בְּנוֹתַי צְדָקָה: הַרוֹצֵה שְׂיִתָּן וְלֹא יִתְּנוּ אַחֲרֵים - עֵינּוּ
רָעָה בְּשָׁל אַחֲרֵים. יִתְּנוּ אַחֲרֵים וְהוּא לֹא יִתֵּן - עֵינּוּ רָעָה בְּשָׁלוֹ.
יִתֵּן וְיִתְּנוּ אַחֲרֵים - חֶסֶד. לֹא יִתֵּן וְלֹא יִתְּנוּ אַחֲרֵים - רָשָׁע.

אַרְבַּע מִדּוֹת בְּהוֹלְכֵי לְבַיִת הַמִּדְרָשׁ: הוֹלֵךְ וְאִינוּ עוֹשֶׂה - שְׂכָר
הַלִּיכָה בְּיָדוֹ. עוֹשֶׂה וְאִינוּ הוֹלֵךְ - שְׂכָר מַעֲשֶׂה בְּיָדוֹ. הוֹלֵךְ
וְעוֹשֶׂה - חֶסֶד. לֹא הוֹלֵךְ וְלֹא עוֹשֶׂה - רָשָׁע.

you should consider him as if he were an idol-worshipper.
For that is the manner of the *yetzer hara*: today he tells a
person to do this; tomorrow he tells the person to do that;
and he eventually tells the person to worship idols.

MISHNAH 13–14¹⁴⁰

Consider the following questions regarding Mishnah 13–14:

Why does this Mishnah speak about *four* types of donors to *tzedakah* when the second and fourth categories [(2) and (4)] concern people who do not give *tzedakah* at all?

140. This section was adapted from the Alshich's commentary to *Vayikra* 25:35 and *Mishlei* 22:9.

5. It is axiomatic that a person can perform a mitzvah on one of three levels: that of a *chassid*, a *tzaddik*, or a *rasha*. The virtuous *chassid* will go beyond the letter of the law by doing more than the law requires. The righteous *tzaddik* will fulfill the mitzvah according to the letter of the law. And the wicked *rasha* will either perform the mitzvah improperly or not at all. This Mishnah teaches that a person who wants to give charity as well as have others donate along with him is a *chassid* and is doing more than is required of him. We can then logically infer that someone who wants to give *tzedakah*, but does not want anybody else to donate along with him, is a level lower than a *chassid*; that is, he is a *tzaddik*. However, the Mishnah states that such a person is *being miserly with the possessions of others*—hardly the description of a *tzaddik*. Accordingly, the one who wants others to donate **together with him** should actually be the one called a *tzaddik* by the Mishnah and not a *chassid*.
6. The Mishnah describes the *chassid's* manner of fulfilling the mitzvah of charity and the *rasha's* non-fulfillment. Why doesn't it describe how the *tzaddik* performs this mitzvah?
7. The Sages rank *tzedakah* among the greatest of the Torah's mitzvos.¹⁴¹ Accordingly, shouldn't the person who wants others to donate, but does not want to donate himself, be classified as a *rasha*, and not simply someone

141. The Sages of the Talmud and Midrash teach: “*Tzedakah* is great, for it can hasten the Redemption” (*Bava Basra* 10a); “... for it can tear asunder a sentence decreed on a person for a lifetime of sin” (*Zohar, Shemos* 20a); “... for it can elevate the human soul;” “... for it can lengthen a person's days and years;” “... for it can rescue a person from the pathway to death” (*Tanna Devei Eliyahu Zuta* 1).

who looks at his own property with a miserly eye? After all, he is refusing to fulfill Hashem's commandment that all Jews should engage in works of charity.

8. The Mishnah tells us that a person who only wants others to donate, *is being miserly with his own possessions*. But does anyone ever begrudge his own possessions? Indeed, some people foolishly think of any charitable contribution as simply a waste of money. A person with such a mindset feels that being generous to others is tantamount to causing loss to himself; therefore, he is convinced that by not giving to others, he is being **generous** to himself. If so, how can the Mishnah say that he is being miserly with his own possessions?
9. When describing the first two donors, the Mishnah tells us that the person who wants that he, and he alone, should give charity, *is being miserly with the possessions of others*, while the person who desires that only others should give charity *is being miserly with his own possessions*. It seems logical that the Mishnah should have used the same language in describing the other two donors [3 & 4] as well: It should have stated that the person who wants everybody to donate together "is being generous with both his own possessions and with those of others"; and, conversely, the person who does not want anybody at all to give *tzedakah* "is being miserly with both his possessions and those of others." Why does the Mishnah instead refer to them respectively as a *chassid* and a *rasha*?

≡ *Donors Who Do Not Donate?* ≡

SINCE THE SECOND and fourth types of people listed in Mishnah 13 do **not** want to give charity, it seems problematic to have

the introductory phrase state, *There are four types of donors to tzedakah*. Perhaps the answer is that the phrase *a person who does not want to donate* refers to someone who actually does donate something, but only a paltry amount, far less than might be expected of someone with his wealth and income.

That explanation is readily disproved by the wording of the next Mishnah, which begins in a similar way: *There are four types of people who attend the beis midrash* — but then describes two of them as, (2) *one who studies elsewhere, but does not attend the beis midrash*, and (4) *one who neither attends the beis midrash nor studies elsewhere*. Here, too, we are faced with the question of why the Mishnah identifies these two non-attendees as *people who attend the beis midrash*. It seems clear that when referring to a person who learns in places other than the *beis midrash*, this Mishnah is not talking of someone who occasionally shows up at the study hall, because it states that he is only earning a reward for **studying**. If this category **did** include someone who attends every once in a while, then the Mishnah should have stated that he “earns a reward for studying and, on those few occasions when he does attend, he also earns a reward for attending.” Since Mishnah 14 does not add such a clause, it is clear that it is referring to people who **never** attend the *beis midrash*. Similarly, Mishnah 13 must be speaking of people who never donate to charity.

✎ *The Essential Nature of the Jew* ✎

A MISHNAH IN *Nedarim* 31b sheds light on the two Mishnayos under discussion: *One who vows not to gain benefit from “the circumcised” is forbidden from receiving benefit from any Jews, even those who have not been circumcised, but is permitted to*

receive benefit from any non-Jews, even those who have been circumcised.¹⁴² This teaches us that circumcision is part of a Jew's essential nature, regardless of whether the particular individual under discussion has actually been circumcised.¹⁴³

Like circumcision, attending the Torah study hall is also part of the essential nature of the Jew. Therefore, the introductory phrase, *There are four types of people who attend the beis midrash* is to be understood as a generic term for all Jews, regardless of their attitude toward learning Torah and the *beis midrash*. Similarly, giving charity is an essential part of being a Jew. Indeed, we find that Hashem explained that His love for Avraham Avinu was based on Avraham's observance of the mitzvah of *tzedakah*: *I have shown him My love because he will instruct his children and his household to... observe Hashem's way by performing [the mitzvos of] charity and justice.*¹⁴⁴ Consequently, the expression *donors to tzedakah* includes all Jews, even those who do not personally fulfill the mitzvah of *tzedakah* at all. [This answers Question 1.]

Answer to
question 1

In short, the opening statements of Mishnah 13 and 14 are generic statements referring to the intrinsic nature of a Jew, which apply to all Jews, regardless of whether they indeed attend the *beis midrash* or give charity themselves. Jews by

142. The Mishnah there rules that "the uncircumcised" is a generic term for all non-Jews, while "the circumcised" is a generic term for all Jews. The Mishnah cites the phrase *for all the non-Jews are uncircumcised* (*Yirmeyahu* 9:25), as the source for its ruling.

143. Of course, there are halachic distinctions between circumcised and uncircumcised Jews. The fact that it is part of the essential nature of the Jew does not absolve anybody from the mitzvah of circumcising his sons or himself.

144. *Bereishis* 18:19.

nature are giving people, even if currently they aren't following through. Therefore, the two categories of people in Mishnah 13 who are not giving charity are still called *donors*.

≡ *Three Levels: Chassid, Tzaddik, or Rasha?* ≡

AS MENTIONED ABOVE, there are three levels of mitzvah performance. But if a person who wants everyone to give *tzedakah* is doing more than is required of him and is therefore called a *chassid*, it implies that someone who wants to donate but does not want anybody else to do so is one level lower than that, meaning he is a *tzaddik*. However, since the Mishnah describes that person as looking with a miserly eye at others' property, he couldn't possibly be a *tzaddik*. If that is so, then the **highest** level noted in the Mishnah should be that of a *tzaddik*, and not a *chassid*.

Still, even if our analysis of the Mishnah proves incorrect, it seems strange that the Mishnah omits any mention of how a *tzaddik* fulfills the mitzvah of *tzedakah*!

≡ *Four Types of Donors or Three?* ≡

THERE ARE INTELLIGENT people who would limit the number of charity-giving **types** to the number of **levels** of fulfilling the mitzvah of *tzedakah*, i.e., three — *chassid*, *tzaddik*, and *rasha*. They would classify the person who wants to donate as a *tzaddik*, regardless of how he feels about other people donating along with him. They would consign the person who does not want to donate to the category of *rasha*, regardless of whether he wants other people to donate. And the person they'd classify as a *chassid* would be one who wants to give only in a way that the recipient will not know the identity of the donor. Thus, they

recognize only three types of donors: *chassid*, *tzaddik*, and the *rasha*. The Tanna of our Mishnah is addressing those people. He tells them that their logic is flawed: Although it may be true that there are only three levels of mitzvah performance, it does not follow that there are only three types of donors. And he enumerates the four: One who *is being miserly with the possessions of others*; one who *is being miserly with his own possessions*; a *chassid*; and a *rasha*.

By beginning with the words *There are four types of donors to charity*, we would expect the Mishnah to **continue** by contrasting how the different types of people donate. Instead, the Tanna now slips in a seemingly inconsequential word — רוֹצֵה (he wants). Rather than speaking about the action of giving itself, the Tanna focuses on the donors' wants: *A person who wants to donate...; a person who does not want to donate...* This teaches us that before we can speak about the action of giving, we must examine the *kavanah* [intention] with which each person gives: What is his purpose? What does he want to accomplish by the manner in which he fulfills the mitzvah?

⚡ *Deeds vs. Kavanah* ⚡

HAD THE MISHNAH read, “A person who donates, וְאִינוּ רוֹצֵה שְׂיִתְנוּ וְאֶחָרִים — i.e., he is passive about whether others should give — we could consider that person a *tzaddik* since he had only positive intentions while performing the mitzvah. However, the Mishnah does in fact state, הָרוֹצֵה שְׂיִתֵּן וְלֹא יִתְּנוּ אֶחָרִים — he actively desires that others should not give. This thereby attaches conflicting *kavanos* to his deed — positive *kavanah* regarding himself, for he really wants to give charity, and negative *kavanah* regarding others, for he really wishes that they don't give. In fact, this

attitude towards others giving shows that his prime reason for giving *tzedakah* is not the desire to fulfill the will of Hashem by supporting the poor, but rather to receive the material reward for doing the mitzvah (i.e., even more money).¹⁴⁵ This proves that he cannot be called a *tzaddik*.¹⁴⁶ In addition, by having a stingy attitude regarding other people's money, he begrudges them the same monetary reward that he receives, thereby transgressing another mitzvah: *Love your fellow as [you love] yourself*.¹⁴⁷ This is the very mitzvah that the Talmudic sage Rabbi Akiva calls "a great rule of the Torah."¹⁴⁸ A true *tzaddik* would never disobey that "great rule."¹⁴⁹ Nevertheless, since he wants to donate his own money and appreciates the value of giving charity, he cannot be called a *rasha*. Therefore, the Tanna places him in a new category, that of a person who *is being miserly with the possessions of others*. [This answers Question 4.]

Answer to
question 4

145. See *Ta'anis* 9a, where the Gemara interprets the Torah's words עֶשֶׂר תְּתַעֶשֶׂר, "You shall surely tithe" (*Devarim* 14:22) to mean עֶשֶׂר תְּעַשֶׂר בְּשִׁבִיל שְׂתִתְעַשֶׂר — "Tithe so that you shall become wealthy," meaning that besides the spiritual reward for the doing the mitzvah, there is a material reward specifically for those who do the mitzvah of *tzedakah*.

146. The Gemara (*Rosh Hashanah* 4a, as explained by Rashi) teaches: If a person regularly donates money for charity and stipulates, "I am giving this money to *tzedakah* so that my sons will be healthy in merit of the mitzvah," that person is a purely righteous person (צַדִּיק גָּמוּר). According to that reading, an ulterior motive for donating to charity does not lower the donor's stature. Presumably, the Alshich's reading follows an alternative version cited by Rabbeinu Chanel, which reads: ... that act is purely an act of charity (צַדִּיקָה גְּמוּרָה).

147. *Vayikra* 19:18.

148. *Toras Kohanim* 4:12.

149. In short, there are two reasons why the first kind of donor is not called a *tzaddik*: his selfish motive in giving and his stinginess towards others (which leads to transgression).

Conversely, a person who wants others to donate, but does not want to donate himself cannot be called a *rasha* either, for he appreciates the importance of donating to the poor. (Had he been begrudging of the mitzvah of *tzedakah*, he would not want others to give away their money, either.) The only reason that he does not want to donate is because he finds it difficult to part with even a small part of his money, despite his awareness that Hashem will reward his charitable deeds by granting him a far greater return than the amount he gave away. The Tanna teaches that such a person is not a *rasha*, but neither is he a *tzaddik*. Rather, he is also in a new category: a person who is being miserly with his own possessions.

Having explained above why the donors who either begrudge themselves or others could not be called *tzaddikim*, we are still left with the possibility that the Mishnah should have classified the person who wants to donate and also wants others to donate as a *tzaddik* and not a *chassid*. The answer is that here, too, the difference between *tzaddik* and *chassid* is a matter of *kavanah*. If a person wants to give *tzedakah* as one of many, it would be appropriate to call him a *tzaddik*, for he wants everyone — including himself — to fulfill Hashem's mitzvos. But the *chassid* takes the mitzvah one step further: He is not satisfied with giving along with everyone else. Rather, he so greatly wants others to donate as well, that he jumps in immediately with his contribution in order to set an example for others to follow.¹⁵⁰ His alacrity elevates him from the level of *tzaddik* to that of *chassid*. This is implied by the Tanna's careful choice of words: Even though both the first and third

150. See *Teshuvos HaRashba* I:581, cited in Rama, *Yoreh De'ah* 249:13.

categories of donors give the *tzedakah*, the Tanna stresses the word *rotzeh* [wants] only in the first case, i.e., relating to the giver's *kavanah*. However, with the *chassid*, the Mishnah stresses the action itself by having the verb *yitain* [give] stand alone; that is, he himself gives **first** to be the role model for others. [This answers Question 2 and 3.¹⁵¹]

☞ *Shlomo HaMelech's Five Criteria* ☞

IN *MISHLEI* 22:9, Shlomo HaMelech describes the *chassid* as follows: טוֹב עֵין הוּא יְבוֹרֵךְ כִּי נָתַן מִלֶּחֶמוֹ לְדָל, *A person [who looks upon others]¹⁵² with a generous eye will be blessed for he has given from his bread to the poor.* However, he also adds five conditions that must be met before one can be considered *a person with a generous eye*. All the conditions derive from the second half of the verse כִּי נָתַן מִלֶּחֶמוֹ לְדָל (*for he has given from his bread to the poor*).

1. “For he **has given** [נָתַן] ... to the poor” — Shlomo does not speak of a person who plans or even pledges to donate charity presently. Nor does he refer to a person who is performing an act of charity at this particular moment,

151. To clarify the answer to Question 3: The Mishnah doesn't describe how the *tzaddik* performs the mitzvah of *tzedakah* because its point is not to discuss the various levels on which the mitzvah may be performed, but to dig a little deeper and classify types of donors according to their intentions when giving. In addition, the logic of Question 2 now falls away, as the premise upon which this question is based is not relevant, since — as just mentioned — the Tanna is not ranking donors by their actions, but by their intentions.

152. See Rashi, *Sotah* 38b.

such as being on his way to the market to buy food to distribute among his impoverished neighbors. The wise king uses the past tense (“has given”), thus limiting his blessing to the person who has **already** donated to the poor. He gives before his friends and initiates the giving process, so that others can learn from him.

2. “He has given from **his** bread [מִלְחָמוֹ]” — His donation to the poor must be something that is his, something that he has acquired legally; it must be “**his** bread.”
3. “...**his** bread [מִלְחָמוֹ]” — The donor is not a person who eats bread made of the finest flour and then says, “Coarse bread will be good enough for my poor neighbor.” The food that he donates for the poor man’s table must be of the same quality as “**his** bread,” i.e., the food that he serves at his own table.
4. “...from **his** bread” — Even if the donor has only a single loaf of bread for himself, he must share that loaf with the poor.
5. “He **has given** from **his** bread [כִּי נָתַן מִלְחָמוֹ]” — Note that the verb נָתַן, *he has given*, appears before its object מִלְחָמוֹ, *from his bread*. Had Shlomo placed the object, *from his bread*, before the verb, *he has given*, it would suggest that when he gave part of his bread to the poor man, he had already exhibited his ownership of it by partaking of it himself; thus, *from his bread*, of which he has already eaten a piece, *he has given to the poor*. But placing the verb before its object brings an ever-so-slight change to the implication of the verse: First, before he has exhibited ownership of *his bread* by partaking of it, already *he has given* it away. Clearly the verse means that even though the bread

belonged to the donor to use in any way that he saw fit, he did not allow himself to partake of the bread until he had given a portion of it to the poor.

The last of the five criteria gives us an insight into a seemingly harsh demand that the prophet Eliyahu HaNavi made of a widow in the town of Tzarfas, where Hashem had instructed Eliyahu to take up residence.¹⁵³ Hashem told the prophet that He had commanded a widowed woman to see to his needs there. When Eliyahu arrived at the gates of the city, he saw a woman gathering wood. Thinking that she might be the widow of whom Hashem had spoken, he asked, “Can you please bring me a little water... so that I may drink.” As she went to fetch him some, Eliyahu called to her, “Please bring me a piece of bread [also].”

The woman replied that she just had a handful of flour and a few drops of oil left in her home. She would prepare a tiny loaf for herself and her son, and then die because she had nothing else to eat. Eliyahu told her not to fear, but to give **him** the small bun she’d spoken of, and then Hashem would perform a miracle and she would be able to prepare a great deal more for herself and her child.

Why did Eliyahu HaNavi demand that she bake a small loaf for him **before** she baked for herself and her son? Because, before she could be considered “a person with a generous eye,” she had to prove herself by showing her willingness to give a portion of her own bread to someone else, even before taking a morsel of it for herself.

153. The full narrative appears in *Melachim I* 17:8–16.

In summation: A person who meets all five of Shlomo HaMelech's criteria can be considered a *chassid*; one who meets less than five can be considered a *tzaddik*, but is not a *chassid*.

❖ *Begrudging One's Own Possessions* ❖

NOW, ACCORDING TO the Mishnah, a person who wants others to donate but not himself is being *miserly with his own possessions*. But isn't it logical that not wanting to give charity is a sign that he is being **generous** to himself (because by definition, if he gives less away, there is more for himself)? If so, how can the Mishnah speak of him as viewing his own possessions with a miserly eye?

We have already explained above that the person described in this part of the Mishnah understands the importance of *tzedakah*. It is clear that he is not interested in abolishing this mitzvah; he just cannot bring himself to participate. But his awareness of the importance of this mitzvah presumably includes an awareness of the great material rewards received by those who give *tzedakah*,¹⁵⁴ if he would only overcome his reluctance to part with a small percentage of his money. Therefore, the Mishnah means that someone who willingly deprives himself of such great reward is effectively being miserly with himself, because he is not allowing himself to use his possessions to gain further promised wealth. [This answers Question 5.]

Answer to
question 5

154. See footnote 145.

‏ ‏ *Parallel Descriptions* ‏ ‏

LET US NOW turn to the final question, which asks why the Mishnah doesn't retain the same language throughout. We would expect it to say that the generous person who wants everybody to donate together "is generous with both his own possessions and with those of others"; and the stingy person who does not want anybody at all to donate charity "is begrudging with both his possessions and those of others." Why does the Mishnah refer to them as a *chassid* and a *rasha* instead?

Earlier, we mentioned that the person who donates to charitable causes yet is indifferent to other people's practices concerning *tzedakah* may be considered a *tzaddik*, because he fulfills the letter of the law. However, he cannot be considered a *chassid*, because he is not interested enough in the mitzvah to encourage others to give along with him. Conversely, a person who wants others to donate charity yet does not want to donate himself cannot be considered a *rasha*, for, in his desire that others should give, he shows some interest in the mitzvah, albeit only a passive one. But he cannot be considered a *tzaddik* either, for he does not fulfill the mitzvah on his own. Consequently, the Tanna is unwilling to classify either of those donors as *chassid* or *tzaddik* or *rasha*; instead he describes the respective miserliness with which each of them views the act of giving charity.

‏ ‏ *"Donate to the Poor? Not Me, Not You!"*¹⁵⁵ ‏ ‏

A PERSON WHO does not want **anyone** to donate will use various tactics both to free himself from the burden of assisting

155. The remainder of this essay was adapted from the Alshich's commentary to *Yeshayahu* 32:5–8.

his fellow man and to convince others not to give either. In one scenario, he will stand before his peers in the guise of a wealthy philanthropist who is looking out for their welfare. He will wave a fistful of bills in their faces and cry out, “I am a wealthy man, so I am willing to donate whatever it takes to set the poor on their feet. Nevertheless, I feel that it is totally unfair that you should be asked to help support this pauper. Each of you has enough problems of your own, without using up your meager funds on others.” Knowing his audience well, he expects that they will respond as follows: “We agree that we should not be burdened with those people’s problems. But we also know that you are no richer than any of us! Therefore we do not agree that it is your duty to donate.” At that point he will, with a great show of reluctance, follow their advice and withdraw his offer, and his peers will still think of him as a generous person.

In another of his tactics he will play the part of a sincerely righteous and pious individual who has Hashem’s best interests at heart. He will present his friends and neighbors with the same question that the wicked Roman procurator Turnus Rufus put to Rabbi Akiva: “If your God loves the poor as your holy books claim, why doesn’t He supply them with their needs? If a human king were angered by one of his subjects and commanded that nobody may support him, wouldn’t someone who supported that person be transgressing the king’s command?”¹⁵⁶ The Roman meant that if a person is poor, he must have angered Hashem, Who must have

156. *Bava Basra* 10a.