

***Tzedakah and Chesed***  
Erev Rosh Hashanah 2025  
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Growing up, my parents instilled in my sisters and me the importance of giving back to our community in whatever way we could, whether financially or by volunteering. From a young age, we received *tzedakah* money once a month and were able to choose where we wanted it to go. It wasn't a large amount, but we learned that even small amounts can have a big impact.

One year around the winter holidays, my sisters and I learned that a local children's hospital was in need of presents for the patients there. We decided that with our *tzedakah* allowance, we wanted to buy holiday presents so the patients were able to receive gifts that year. While we knew that our money was not going to buy presents for every child, we could give what we could to help them reach their goal.

We were also taught that volunteering was just as important as giving financially. When I was a kid, my synagogue hosted Tent City 4, an organized tent encampment that provided a safe place for those who were unhoused as they looked for more permanent housing. Because our synagogue's neighbors weren't happy about Tent City being in what they perceived as their backyard, in order to host the encampment a congregant had to sleep at temple every night as reassurance that someone from the temple was on-site should an issue arise. I remember sleeping over at the temple with my dad many nights, getting to know the residents and learning their stories. By including me in this experience, my dad taught me that we could give back, and he showed me how our involvement supported our temple's work, as well as the Tent City 4 organization and the homeless individuals who slept safely.

Those childhood experiences stayed with me; and as I grew older, I saw my parents living the same values in bigger ways. I watched them volunteer on the board of almost every Jewish organization in which our family was involved, putting their time, effort, and finances into the places our family cared about. Even if they weren't on the board, they were helping plan events, running fundraisers, and working on projects for these organizations.

Those early lessons from my parents were more than just family values; they echoed a much older Jewish tradition about giving, one that asks us not only what we can do as individuals but what our community and our movement stand for. From

childhood, I learned that giving back was not just about money, it was about what we represent. And that brings to mind a bigger question: What does that mean for us, collectively, as Reform Jews today? What is our responsibility as Reform Jews, and as individuals, to give, to act, to invest in the world around us?

Jewish tradition offers language for what my parents modeled—two different but related forms of giving: *tzedakah* and *g'mulut chasdim*, or *chesed*.

*Tzedakah*, from the Hebrew word "*tzedek*," or "justice," is monetary. It is a *mitzvah*, a commanded obligation to help those who are in need. When we give money, we are doing what is just, we are doing what is fair, we are restoring balance in the world by offering some of what we have to others with less.

Maimonides, a 12th-century Spanish scholar, writes that it is a positive commandment to give *tzedakah* to those in need, as long as it is within the financial capacity of the donor. From *Deuteronomy* 15:7-8 we learn, "If there is among you a poor person, one of your kin, in any of your gates, in your land which the Eternal your God gives you, you shall not harden your heart, nor shut your hand from your poor sibling. But you shall surely open your hand, and lend them sufficient for their need, whatever it may be." Maimonides teaches that we are commanded to give a person what they lack, but we are not obligated to enrich them. *Tzedakah* is meant to be a way to help people in need get what they need—the same amount that anyone else needs and deserves.<sup>1</sup>

Maimonides grounds this commandment in Torah, but he also gives us a practical framework for what giving can look like in real life through his eight levels of *tzedakah*. You can view the eight levels as a ladder, all important, each one higher than the next. At the bottom of the ladder is giving reluctantly. The next levels include giving less than one should but doing so happily, giving only after being asked, and different versions of giving anonymously. At the top of the ladder, for him, the highest form of *tzedakah* is helping someone become self-sufficient so the receiver will not need *tzedakah* again. Because *tzedakah* is obligatory, any version of giving counts for the *mitzvah*; but just like the saying "it is better to teach a person to fish than to give them a fish," it is best to help someone become less dependent on *tzedakah* in the future. We can imagine this today by giving someone a loan, paying for job training, donating equipment, or going into business with them. These are ways of climbing Maimonides' ladder, turning financial support into long-term change.

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<sup>1</sup> *Deut.* 15:7-8, Mishneh Torah Gifts to the Poor 7:1, 7:3

Yet, our tradition teaches that financial giving is only one side of the picture. To create true wholeness, we also need a different kind of generosity, the gift of presence, compassion, and care. This is *chesed*. Unlike *tzedakah*, which is obligatory and monetary, *chesed* is voluntary. It flows not from our wallets but from our hearts, expressed through time, relationships, and emotional support.

Rabbi Jonathan Sacks writes that *chesed* “includes hospitality to the lonely, visiting the sick, comforting the bereaved, raising the spirits of the depressed, helping people through crises in their lives, and making those at the margins feel part of the community.” He teaches that *tzedakah* and *chesed* are partners: “*Tzedakah* is done with material goods, *chesed* with psychological ones. ... *Tzedakah* rights wrongs; *chesed* humanizes fate.”<sup>2</sup>

*Sefer HaAggadah* goes even further, teaching that *chesed* is greater than *tzedakah* in three ways: *tzedakah* is only with money, *chesed* can be with money or our presence; *tzedakah* is only for the poor, *chesed* is for anyone; *tzedakah* is only for the living, *chesed* is even for the dead as we bury and sit shiva for those who have died.<sup>3</sup>

These texts give us a framework, but the Torah also gives us a story to bring it to life. We see one of the first examples of *chesed* in Abraham, who, upon seeing three strangers in the distance, runs to invite them into his tent. He doesn’t know who they are, or what they need, but he welcomes them and offers food, shelter, and kindness. Abraham shows us that *chesed* begins not with obligation, but with a generous heart.

If *tzedakah* and *chesed* are both essential, the question becomes: How do we live them out in our own lives?

Sometimes teachings feel abstract, so one way I like to imagine this balance is through the image of a bank account. Picture this: Your bank account holds two different resources—*tzedakah*, your financial capacity to support others; and *chesed*, your capacity to give time, presence, and emotional support.

Just like in a bank, you can make withdrawals. When we give money, volunteer, visit a friend, or bring a meal to someone in need, we are making a withdrawal from our bank to give to someone else. This can be either large or small: a \$5 donation to a cause you believe in or a more significant contribution to a nonprofit; holding the door for a

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<sup>2</sup> <https://rabbisacks.org/curriculum-resources/ten-paths-to-god/unit-6-chesed/>

<sup>3</sup> *Sefer HaAggadah*, Part 5, Chapter 3, #351 – pg 677, based on b. Sukkah 49b

stranger or committing to weekly visits at a nursing home. In all these cases, the “currency” flows out to the world to help others.

Eventually, if all you do is make withdrawals, your bank will be depleted. So we need to leave space for deposits that can replenish us. No one has an infinite source of money or energy. We need to allow ourselves to receive as well as give. Sometimes we need the visit from a friend, and sometimes we need the check to help pay the bill.

If each of us is a bank, then the question becomes: What does your account look like? Where do you want to invest your dollars, your time, your energy?

As we start the New Year, think about mapping out your own “bank account.” Where do you want your *tzedakah* dollars to go? What personal relationships or community organizations are you investing your *chesed* time in? How do you want your money, your time, your energy to make a difference this year?

If we all act with balance and intention, the community succeeds. No one will be left out, because everyone has something to contribute, whether *tzedakah* or *chesed*. And no one is shamed for being in need, because everyone, at some point, requires deposits from others. By circulating *tzedakah* and *chesed*, we ensure that our community thrives.

And that balance isn’t just an individual practice, it’s what makes a community like ours strong. We already see this at TBE every day, in big and small acts of generosity.

Here at TBE, we have many ways to invest: to volunteer your time, whether by helping with social action projects, volunteering on a committee, or acting as sacred partners with our staff to create amazing programs; to give financially, by sustaining education, cultural arts, worship, and outreach that change lives. Every contribution matters, because every act of *chesed* and every dollar of *tzedakah* has a ripple effect that help shape our community and our world. I think of the congregant who drops off soup for a sick friend or the family that makes a donation in honor of a loved one. Small acts like these ripple outward, sustaining our community.

As we enter these High Holidays, this rhythm of giving and receiving, of investing in one another, is what we are called back to. This is a season of reflection, renewal, and recommitment. Every act of giving, whether through money, time, or presence, matters and makes a difference in the world. *Lo aleicha hamlachah ligmor*; it is not up to you to finish the work but neither are you free to desist from it.

So, my final question for you tonight is, where can you make a difference this year? Where will you invest your *tzedakah* and *chesed*?

*Shanah tovah!*