

Rationales for Giving: Touching the Emotional Bases

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Book Three:

For the Love of God:

Comparative Religious Motivations for Giving

Christian Charity, Maimonidean Tzedakah and Lovingkindness (*Hesed*)

Previous Books:

A DIFFERENT NIGHT: The Family Participation Haggadah

By Noam Zion and David Dishon

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The philosopher of ethics, Martha Nussbaum, poses an essential question for our study of the ethics, religion and the personal motivations of givers: what is the role of emotions in moral deliberation?ⁱ She acknowledges that Stoics and Kantian rationalists wish to remove emotions from all moral discussions, because they think all emotions, including love and mercy, prejudice rational thinking and objective justice, which ought to constitute the sole bases for morality. Nussbaum, however, sides with Aristotle and Maimonides, who hold that emotions must be cultivated positively if individuals and societies are to educate to moral action. “*E-motions*” are *motive* forces that help to transform values into specific behavior. More importantly, she argues, moral emotions, such as compassion, courage and righteous indignation, help us to discern the moral topography of a situation as well as to determine how to respond and thus, how to be “responsible.” Let review basic concepts in Jewish, Greek and Christian narratives of giving in terms of the emotional mindset and judgments that are nurtured by their ways of seeing the drama of life and the value of generosity.

A. Empathy, Righteous Indignation and the Exodus

In a particular situation a decision about giving is preceded by **an interpretation of that moment in terms of a narrative pattern of meaning**. In each case the giver sees not just static facts, but a situation that triggers a self-understanding of how the giver stands in relationship to the recipient within a narrative trajectory. One reads the situation in terms of a dynamic impulse toward action that will bring closure to the story. For example, my father, Rabbi Moses Sachs, while watching television in 1963, saw the German shepherd dogs let loose on black demonstrators protesting Jim Crow in Birmingham, Alabama. He witnessed police beating with clubs these still-oppressed children of former slaves.. He listened to these long-suffering people, now standing up to demand their freedom, and he heard Martin Luther King, Jr. offer a narrative paradigm – the Biblical Moses’ “Let My People Go” – to make sense of the struggle morally. My father recalled his own name and identified with his Biblical namesake, Moshe, who, when seeing an Egyptian beating a Jew, his brother, decided to intervene after seeing that there was no one else to act.

My father also understood from his yearly role in leading the Seder on Passover that “each one is obligated to see oneself as if s/he went out of Egypt.” So he felt impelled morally and narratively to be true to his past and his calling and to go to Birmingham in order to contribute his voice and his bodily solidarity to a people, like his, who were struggling for freedom. One of the rabbis with my father, Rabbi Richard Rubenstein, interpreted the meaning of that solidarity between Jew and Black based on their shared narrative of the Egypt:

“The Negro community saw the rabbis in a way in which they had seldom seen Jews. By our very presence we were handing down a kind of ‘apostolic’ succession to them. **We were saying that the flesh and blood children of Israel were behind them in their struggle, that we had gone from slavery to freedom, and we knew they would.** The convention behind the

symbolism of solidarity was heightened by our willingness to incur risks of physical harm to bear witness to our convictions."¹

However, the identification of Jew and Negro was by no means unidirectional. Just as the African-American took heart from the Jews,² so too were the rabbis inspired by the marchers. My father recalled vividly the powerful sermon about Moses at the burning bush that he heard in a Birmingham church. Another colleague recalled:

“Reverend Ralph Abernathy at a rally held in a church.... told how Moses avoided looking at the [burning] bush. **God finally forced Moses to look at the bush, and Moses looked at it until the fire of that bush burned within him.** With that fire within, Moses took the first steps towards redeeming his people. I think that many of us felt that way about our ‘Birmingham’ experience. Something about those days transformed our brothers’ burning desire for freedom and equality into a flame burning within us.”ⁱⁱⁱ

When he returned home, he delivered a sermon comparing each stage of the African-American liberation movement to the Zionist liberation movement in its response to anti-Semitism and the Nazi denial of civil rights. Here, a narrative

¹ “As early as 1948, James Baldwin had written in an essay entitled ‘The Harlem Ghetto,’ which appeared in *Commentary* published by the American Jewish Committee: “The Negro identifies himself almost wholly with the Jew. The more devout Negro considers that he is a Jew, in bondage to a hard taskmaster and waiting for a Moses to lead him out of Egypt. The hymns, the texts, and the most favored legends of the devout Negro are all Old Testament and therefore Jewish in origin: the flight from Egypt, the Hebrew children in the fiery furnace, the terrible jubilee songs of deliverance.... The covenant God made in the beginning with Abraham and which was to extend to his children and to his children’s children forever is a covenant made with these latter-day exiles also: as Israel was chosen, so are they.” (Marc Schneier, *Shared Dreams: MLK and the Jews*, 151-156)

² **Esther and the Jewish Beanies: The Voter Registration Marches in Selma, Alabama, 1965**

“Upon returning to Selma, M. L. King learned that Sheriff Clark and his henchmen had used cattle prods on a group of marching students. As King’s voter registration campaign branched out into neighboring counties, the state troopers were quick to put marchers to flight, shooting one, Jimmy Lee Jackson. While in his hospital bed, Jackson was charged with assaulting a police officer. On February 26, Jackson died. James Bevel delivered a sermon that night at Selma’s Brown Chapel, expounding ‘on Esther 4:8, in which Mordecai warned Esther of an order to destroy the Jews, and charged her to go to the king and ‘make request before him for her people.’ [‘I shall go to the king in spite of the law; and if I perish, I perish’ (Esther 4:17).] He preached that the king now was Governor Wallace, who ran the state troopers and kept Negroes from voting. ‘I must go see the king!’ [Esther 4:16] he cried, and soon brought the whole church to its feet vowing to go on foot.... ‘Be prepared to walk to Montgomery!’ shouted Bevel.”

On March 3, King approved Bevel’s call for a fifty-mile march from Selma to Montgomery, the capital in Montgomery, the homeland of the Confederacy, to petition Governor Wallace to end ‘police brutality and grant Alabama Negroes the elective franchise.’ At the press conference, **Bevel wore a yarmulke**, something he’d been doing since his Freedom Riding days. He sometimes explained this affectation as an outgrowth of **‘his affection for the Hebrew prophets and other times as a protective device to keep himself out of jail, saying Mississippi sheriffs were so mystified by the sight of a Negro preacher in a ‘Jewish beanie’ they preferred to let him alone.’**

As the march progressed, skullcaps became a symbol of the movement. James Bevel, as mentioned before, had worn one for several years, but now the marchers called for **‘freedom caps’** of their own. The demand for yarmulkes was so great that an order was wired for delivery of a thousand caps when the marchers would arrive in Montgomery and demonstrate at the state capitol. When the group finally reached Montgomery days later, having surged to some twenty-five thousand people, the event was heralded as the greatest day ever for the civil rights.” (Marc Schneier, *Shared Dreams*, 151-156)

pattern, an emotional empathy and an interpretation of the past in its relationship to the present impelled his action. In the light of this Biblical narrative my father felt impelled to join these demonstrators, not only to show his empathy, not only to do the right things according to his conscience, but to advance this story toward its just and happy ending, as promised by the God of the Exodus.

My father is an example of just one model of giving – of one’s time, one’s voice and one’s bodily presence as well as the small financial contribution he made to the Southern Christian Leadership Conference. This model is tied to the Exodus and its most powerful emotions are empathy, on one hand, and indignation, on the other. Moses’ example calls for a courageous, individual pursuit of *tzedek*, justice, and the provision of *tzedakah*, material aid for the persecuted brother and stranger. Empathy is the emotional basis of such giving as it says explicitly in the Torah, *You know the heart/mind/soul (lev) of the stranger/resident alien (ger), for you were strangers in the land of Egypt* (Ex. 23:9). Also explicit in the Torah are the moral instructions for action, the narrative implication of how to act and not to act and how to feel love:

When a stranger resides with you in your land, you shall not wrong him. The stranger who resides with you shall be to you as one of your citizens. You shall love the stranger like yourself, for you were strangers in the land of Egypt, I am YHWH your God. I am YHWH your God who freed you from the land of Egypt. (Lev. 19:33-37)

In Book One (Chapter 3) of the trilogy we explored at length the Exodus rationale for giving and for doing justice, and there mentioned Martha Nussbaum’s recommendation that literature be involved in developing one’s moral imagination, just as the Torah teaches us ethical sensitivity through the tale of Egyptian persecution. Ethical sensitivity, emotional response and hence normative actions vary with alternative interpretations of the narrative and its relevance to the present situation.

That same story, which may be told in terms of pain, exclusion and then **empathy and inclusive love**, is told, with a different narrative cycle of emotions in mind, in the tale of Moshe seeing the Jew who is beaten by the Egyptian. Here, empathy with the victim of demeaning injustice triggers a response of **righteous indignation and courageous intervention** that leads to violence, not love. Anger is a different mode of responding to suffering, but it is not opposed to love necessarily. It may also lead to protection and supportive care for the victims’ needs. Thus, when Moshe sees the daughters of Yitro (Jethro) exploited by the bullying shepherds who steal their water at the well, he saves them by chasing away the interlopers and then by giving their sheep water himself (Ex. 2:11- 17).

The prophetic critique of the exploitation of the poor is also motivated by empathy and compassion for the poor. It too, is inflected by righteous indignation. A recent book about Jewish notions of *tikkun olam* is appropriately named, *Righteous Indignation*.ⁱⁱⁱ This prophetic narrative not only sees the pain of the marginalized and the needy, but also identifies the poor as victims of injustice. Therefore, the Torah describes God’s righteous anger and punitive retaliation to the exploitation of the widow, the orphan and the stranger:

“Do not mistreat or oppress a stranger, for you were strangers in Egypt. Do not take advantage of the widow or the fatherless. If you do and they cry out to me, I will certainly hear their cry. My anger will be aroused, and I will kill you with the sword; your wives will become widows and your children fatherless.” (Ex. 22:21-24)

Providing material aid and pursuing vehement advocacy and even vengeance, getting even with the perpetrator – belong to the emotional substratum of empathy and righteous anger, when those in need are also seen as victims of injustice.

B. Self-Perfecting Therapeutic Giving versus World-Perfecting *Tikkun Olam*

A wholly different emotional stance toward giving emerges from the **desire for self-perfection**. Maimonides writes of an ongoing process of *tikkun*, step-by-step repair of the state of one’s soul and of the body politic of one’s society. Both processes entail managing and balancing contrary trends in search of a golden mean. Both involve a struggle against evil temptations and evil forces, especially those aiming at selfish satisfaction of material desires, often at the expense of others.

In Maimonides’ notion of *tikkun ha-midot*, correcting and training one’s inner character, giving tzedakah is the means to an end of self-perfection, not solely an act of compassion or of justice-seeking for its own sake. As Rav said, “The mitzvot were given solely to purify God’s creatures” (Leviticus Rabbah 13:3). Tzedakah helps one to struggle against one’s evil inclination to selfishness. Perhaps that is the benefit of giving according to Rabbi Yehoshua said: “More than what the householder does for the poor person [standing at the doorway], the poor does for the householder” (Leviticus Rabbah 34:8). On this basis Dr. Maimonides prescribes the following antidote to greed:

“If a person has sinned in respect to property, then he or she must liberally spend his or her property in service of God.” (*Guide to the Perplexed*, III 46)

“One who wishes to earn merit for oneself should coerce their evil impulse (*yetzer hare*) and open wide their hand and bring a sacrifice [to the altar] from the very most beautiful and highest quality of whatever kind of gift is being brought.” (Maimonides, Prohibited Sacrifices on the Altar 6:11)

The emotion underlying such generosity may be the **will to power, the desire to be a hero who conquers his/her own desires (*gibor*) or it may be the desire to be wise and Godlike (*tzadik*)**. In any case such a battle or such a strict training regime is pursued not in a one-off, dramatic wrestling match to vanquish desire once and for all, but by means of a careful daily training regime of habit-building:

“For one’s traits are achieved not by the *greatness* of one’s individual act, but ‘by the *majority* of acts.’ ... For example, in repeating the act of generosity 1000 times one acquires strongly the [desired] trait.” (Maimonides, *Commentary on Avot* 3:18)

In contrast to *tikkun ha-midot*, fixing one's traits, there is *tikkun olam*, fixing systematic injustice in the world. For Maimonides, this latter campaign to repair the world is fought with dramatic action taken by political leaders against the violent mafias within society and against the evil empires without. It is driven by the Jewish vocation of Abraham – **to bring justice to the world through law:**

“I have singled him out [chosen him to found a people] so that he may instruct his children and his household [*or* posterity] after him to keep the way of YHWH, doing what is just (*tzedakah*) and right (*mishpat*) in order that God may bring about for Abraham what was promised him. (Gen. 18:18-19).” (Maimonides, Gifts of the Poor 10:1-2)

Economic justice and economic cooperation are also on Maimonides' agenda for *tikkun olam*. *Tzedakah umishpat* means justice, law and order, including regulation of fair market prices and controlled prices on basic commodities, not donations to the needy in order to reshape one's habits. Judges concerned with law, order and social justice must be moved by **righteous indignation** as well as courage, just as Moshe was in the Exodus model. Empathy with the victims is not the sole motivation. The procedure for social, economic and judicial reform is exemplified by communal self-examination (*heshbon ha-nefesh*):

“On the day of the fast declared [by the leaders] of the community faced by troubles the court and the elders sit in session at the synagogue [literally, the house of communal gathering] to examine the behavior of the residents of the city. They remove obstacles that cause violations and they admonish, investigate, and examine the corrupt criminals (*baalei hamas*) who are removed [from power] and they subjugate and shame the violent criminals (*baalei zeroa*) and so on.” (Maimonides, Laws of Fasts 2:17)

For paradigmatic contemporary Jewish theologian of *tikkun olam*, Irving Greenberg says that the pursuit of global *tikkun* begins with an effort to reach perfection within the confines of one's own community, and that later that may become a springboard to broader reform:

"Judaism's central tactic to achieve *tikkun olam* is to create an **experimental community** - the children of Israel - seeking to care for its own. This would show an example, a human model, of how to move toward the final goal, step-by-step, without destroying the good that exists."^{iv}

Thus Greenberg's *tikkun olam* is powered not only by empathy and anger but by **hope** and by the momentous sense that each success can over time have worldwide applications. *Tikkun olam* is inspired by a messianic hope of worldwide-reform as described in Maimonides' description of the messianic monarch at the end of his *Mishne Torah* law code.

C. Philanthropic Civic Pride

"To live forever in the mouths of the people." (Greek tombstone epitaph)

Philanthropy in the Greek polis models a different kind of giving and different emotional substratum. Neither empathy and sympathy nor *tikkun olam* have anything to do with the motivation of Greek citizen-aristocrats who give to their own civic institutions in order to enhance the greatness of their political community and tie their names to the immortal cultural and religious activities of their cities. Social justice and global vision do not concern the local aristocracy. Pride in one's own community and in one's contribution to that community is foremost and unapologetic. Recognition is expected and a befitting honor due for such generosity. **To make a difference that will be remembered and to be immortalized by one's community is the emotional matrix of such philanthropy.** *Euergesia* is the ideal activity of the Greek citizen as a lover of the city. To be *philopatris*, a lover of one's home city, was an admirable quality which, when demonstrated by public benefaction, was duly recognized with honors – epitaphs, plaques, poems, statutes and the pomp of public processions.

Contributions are also motivated by the fear of shame, should one fail - in the eyes of one's social peers - to live up to the kind of largesse expressive of one's family standing and legacy. The larger the gift, the more magnificent the donor. Aristotle writes, "**The magnificent man is an artist in expenditure**; he can discern what is suitable, and spend great sums with good taste" (Aristotle 1121a-b). Personal style as well as familial standing mix in making an impression on one's generation.

Preferred recipients of philanthropic largesse ought to be other carriers of the virtue of "truly human" – the excellence of the human species – which is displayed at best in language (*logos*), human culture and arts. Satisfaction of basic physiological needs for base people who cannot take care of themselves and cannot claim nobility of character and birth is not in any sense a function of Greek philanthropy that ignores and marginalizes the poor.

Those engaged in *tzedakah* and charity are usually concerned with justice, equality and love and hence they find it hard to countenance the self-seeking motives of the civic philanthropist. One Talmudic anecdote tells of a brazen attack on the wealthy head of the Jewish community, one of its greatest scholars, the editor of the Mishna, Judah the Prince, because he took pride in the public edifices his family had donated to Jewish life:

"Rabbi [Judah the Prince] showed Rav a synagogue gate that [his family] had built, and exclaimed:

'How much money my ancestors invested here!'

He replied: 'Rather, how many *lives* have your ancestors invested here! Was there no person studying Torah [whom they might have supported], or sick people lying in a dump?' He applied to him the following verse, *Israel forgot its Maker and built palaces [and Judah built cities]* (Hosea 8:14)." (JT Peah 21b)

The protest reminds me that back in my student days in 1968 at Columbia University I too felt disdain for the Jewish establishment and its magnificent synagogue edifices. Now, however, in my “more mature” judgment, it is *also* important to contribute to those aspects of life that raise us above basic needs. One could easily spend every bit of one's disposable income on starving people. What would be lost is culture. Literature and arts, opera houses and museums, as all forms of leisure- time creativity, rely on a community that supports its intellectual class. Moreover, the givers moved by emotions and values of solidarity, justice and love must also be educated to such views and so, too, their children. The cultures of giving - whatever they may be - require philanthropic support to educate towards their ongoing vision of social justice and compassion.

For Jews, gifts to Jewish scholarship and Jewish learning are the analogue to Greek philanthropy, but they must also be justified in terms of tzedakah. For example, Jewish learning may be necessary to develop the communal identity and religious idealism necessary to motivate the giving of tzedakah from generation to generation. The Rabbis concluded their debate between the relative value of Torah and good works, by agreeing that Torah takes precedence but only because Torah study leads to moral action. Of course, I am not impartial in this argument. I confess that this trilogy would not have been written without support from the Hartman Institute in Jerusalem. Contributions to Torah study should not be called, misleadingly, “charity” or “tzedakah,” but they are an important form of philanthropy, public good works, *euergia*. Contemporary philanthropists concerned with Biblical social justice and with Greek cultivation of the finer tastes that make us human, may seek ways to do both. One might combine support for culture and for social justice by making a contribution to the symphony, but also by earmarking a portion for free concerts and musical education for the pupils of impoverished school districts. The philanthropist teaches us to support local institutions that are intergenerational, not only the pressing immediate physiological needs of individuals worldwide.

D. Respecting Human Dignity or Volunteering to Serve Humanity

In the Universal Declaration of Human Rights (UDHR), the United Nations, as we discussed in Book Two Chapter 16, provides a rationale for all societies as a whole to give, that is, to grant rights to all its citizens. Their rationale for giving such rights and benefits is respect for human dignity. Dignity is not only a matter of culture and participation in political life, as it is for the Greeks who assume the financial surfeit of their citizen-aristocrats, but also of freedom from want:

“Whereas recognition of the **inherent dignity** and of the **equal and inalienable rights** of all members of the **human family** is the foundation of freedom, justice and peace in the world;

"whereas disregard and contempt for human rights have resulted in barbarous acts [the Holocaust and other atrocities of the Second World War] which have outraged the conscience of mankind;

the advent of a world in which human beings shall enjoy freedom of speech and belief and **freedom from fear and want** [quoting F.D. Roosevelt's "Four Freedoms" speech] has been proclaimed as the highest aspiration of the common people." (United Nations UDHR)

UDHR constructs its code on the basis of the Stoic and the Biblical religious idea of universal dignity rooted in an autonomous, and therefore dignified, self. Martin Luther King, Jr., makes explicit the Biblical associations that inspired the religious authors of the original UDHR:

"Deeply rooted in our political and religious heritage is the conviction that every man is an heir of dignity and worth. This innate worth referred to in the phrase 'image of God' is universally shared in equal portion by all men."^v

If we ask Martha Nussbaum's question with which we opened this chapter, we must seek the appropriate emotional attitude to motivate helping the bearer of the image of God. In so far as giving out of compassion is seen by many modernists, such as Kant, as condescending and insulting, the alternative emotional stance is **respect**, not love. It springs from the universal recognition that each person stands on their own with intrinsic value endowed by their Creator. Providing others their rights – economic and political – is not an expression of solidarity or brotherhood or mutual support among citizens, but it is commanded by the individual's dignity as a human being independent of one's social, national or familial ties. It is only as a member of the abstract "human family" that one is to be respected, even if one claims the right to be treated with dignity has not behaved so with respect to others. Reciprocity is not a condition for being respected – this is true for terrorists and criminals, too, regardless of their behavior.

Respect is shown by keeping one's distance and protecting the other's privacy. Gifts of aid on which the needy may depend may not be called "gifts" for that might imply they are acts of grace for which gratitude would be appropriate, rather than "duties" to respect the "rights" which they claim. This feeling of respect and even awe at human dignity is expressed most famously in the philosophy of Kant, yet it also has its parallel in the way rabbinic tzedakah must be tendered to the needy as to not demean their honor and self-sufficiency. Anonymity, and even subterfuge, in giving tzedakah serve to protect the honor of the poor. In Kantian language respect for law is the motive for giving one one's due.

Respect keeps its distance, while charity reaches out emotionally to the needy. But J. B. Soloveitchik's student, Irving Greenberg^{vi} seeks to overcome the gap between dignity and love. He begins his narrative of giving, as does the Bible and the UDHR, with human dignity as an intrinsic universal value:

"The central value affirmation of the Jewish tradition is that every human being is created in the image of God. According to the Talmud (TB Sanhedrin 37a), this implies that **every human being has three intrinsic dignities: infinite value, equality and uniqueness**. The Jewish vision of *tikkun olam* envisages improving the world - politically, economically, socially, and culturally - until it fully sustains these dignities for each and every human being.

How do we support the infinite worth of other people? Part of the answer is **economic**. When people are provided with their material needs, they feel

worthwhile and have the basic necessities to achieve their potential. When people are hungry and cold and no one lifts a finger, then they can get sick and die.”

Dignity is the starting point but Irving Greenberg calls on human beings to acknowledge each other’s worth at a deeper level than by granting them via their governments political and economic rights which might be called “tzedakah.” **The higher deference to human dignity is realized in acts of loving service, *gemilut hesed*.** In his judgment love or compassion do not demean the recipient, as Kant claims, but rather express the highest affirmation of their value and hence their dignity:

“The most powerful statement of human value is not made by giving money or transferring goods from one person to the other. However valuable, such gifts are of finite value. **The deepest confirmation of the preciousness of a human life comes when a person gives his or her own infinitely valuable life to the other. The fundamental, ongoing communication of human value takes place when one person spends a piece of his or her life - some unique and irreplaceable amount of time - in relationship and service to the other.**

"This is the true meaning of the concept *gemilut hasadim*, generally (inadequately) translated as "acts of lovingkindness:" ***Gemilut hasadim* really means to service/help the other with my own life/time.** The Talmud underscores this point by stating that tzedakah is done with money whereas *gemilut hasadim* is performed with money and with one's own body, i.e., life.”^{vii}

"This is giving which sustains the life of the recipient and which links the giver and the recipient in elemental (or literal) connection. Actions of personal service and relationship are the key links to all human life; they make society and human living possible.”^{viii}

However, unlike Christian love, *gemilut hasadim* is, for Greenberg, a mitzvah, not an act of charity. *Hesed* is the name for the covenantal love and loyalty between God and Israel, and among between human beings:

“According to the Jewish value system, human beings are commanded to give direct personal service and relationship to fellow humans. The word *hesed* (plural, *hasadim*) describes more than lovingkindness; *hesed* really means **covenantal love, i.e., love that becomes committed and obligated to the other.** Judaism teaches that all humans are related and bound to each other. To perfect the world and to become fully human, individuals enter into a covenantal community. **As partners, they are obligated to serve, nurture and sustain each other and thereby to bring out the image of God (infinite worth, equality and uniqueness) of the other.**”^{ix}

Thus, for Greenberg, the emotional substratum for giving personal service is not pity or sympathy, but a prior recognition of human worth. The one demonstrates that high valuation of the other as human, not primarily through respect for their autonomy and distance, but by personal service - *gemilut hesed*, acts of loving-kindness – in which your own life serves another whose life must be of equal value by merit of belonging to the same “human family.”

E. Gratitude, An Opportunity to Give Back and the Faithfulness of Steward

An emotional narrative of generosity that is very different than empathy, righteous indignation, philanthropy, respect, love or solidarity, is found in gift-giving. In Marcel Mauss' theory of gift-giving constitutes the social cement of society that constitutes a circulation system of endless giving and receiving and then more giving that binds people together. Chains of give-and-take often begin, in so far as they have a starting point *ab initio*, with a sense of blessing and surplus that leads one to be generous without calculation. This resonates in part with the Greek generosity of the "great-souled" aristocrat who spends his riches in a magnificent, self-promoting show of beneficence. The interchange of gifts is motivated by a generosity of good will and by gratitude for past favors. Gratitude is both voluntary and yet obligatory. It begins with the donor's free act of *hesed* giving for no reason but generates an obligation to reciprocate and an enduring social bond that produces a never-ending cycle of giving and receiving.

Maimonides uses the principle of relative gratitude to set priorities in tzedakah allocations such that one first give back to one who gave the most to you – to one's parents, one's extended family and then to ever-wider circles of those to whom we owe obligations of gratitude. Rav J. B. Soloveitchik offers a graduated moral-existential logic of human dependence to explain the rising and widening levels of obligations. At the first level is utilitarianism, at the second ethical obligation and at the third ontic solidarity. Giving begins with pragmatic loyalty to oneself and ends with an interdependence with all Being:

(1) Pragmatic Utilitarian Motive for Giving

For Soloveitchik the ethics of *hesed* and tzedakah is first of all naturalistic, so giving is related to fulfilling needs, first of all my needs as a giver to receive back again what I have given:

"What is the utilitarian motif of the ethical deed? In order to answer this we must introduce the idea of human loneliness and creatureliness. Man was not provided with independence at the hour of creation. He is not a self-sufficient being who could gratify all his physical drives without employing the help of others. The Creator willed man to feel helpless while in seclusion and to be constantly in need of companionship. He cannot alone emerge victorious from his combat with his environment. "*It is not good that the man be alone; I shall make him a helpmate opposite him*" (Gen. 2:18).

Kohelet says: "*Two are better than one: because they have a good reward for their labor, for if they fall, the one will lift up his fellow; but woe to him that is alone when he falls for he has not another to help him up. Again if two lie together, then they have heat; but how can one be warm alone. And if one prevail against him, two shall withstand him; and a threefold cord is not quickly broken*" (Eccl. 4:9-12)

"In a word, the lonely person is helpless; he cannot sustain himself. The mere existence of a society in which the individual finds his place within the framework of

a coordinated effort to meet the challenge of the struggle for existence corroborates the thesis that the position of the lonely person is untenable.”^x

“There are no isolated, shut-in events or things at any level within the order of creation... In short, everybody and everything is influenced and affected by something or somebody from the outside. The idea of *hesed* rests upon this premise. If one is utilitarian-minded, he should realize that to be charitable is practical and useful. Even the simpleton may figure as follows: Now I am mighty, rich and capable of supporting others, and the thou is dependent upon me. However, destiny is whimsical and changeable. In the future the roles might be reversed, and I, the now independent and powerful person, shall find myself in dire need, and he who petitioned me for help might be in a position to lend me support in a time of trouble and crisis. Therefore, I must come to his assistance now in order to make it possible for me to appeal to him tomorrow when I shall need help.”³

Rabbi Meir uses a verse from Ecclesiastes with its highly developed sense for the cyclic nature of life to explain how *hesed* is pragmatic. *It is better to go to the house of mourning than to go to the house of feasting for that is the end of all men, and the living will lay it to his heart* (Eccl. 7:2):

“One who eulogizes the deceased, will be eulogized at his death; one who buries the dead, will be buried when he will pass on; he who carries the coffin, will be carried by others [when his body will be ready for burial]; one who mourns for others will be mourned by others.” (TB Moed Katan 28b)

Rav Soloveitchik interprets this midrash as follows:

“In other words, dare not abstain from visiting the house of mourning and attending the dead even though it is a very difficult and unpleasant task. Death is the common destiny of every human being. At present you are the survivor; you outlived your brother and you are summoned to take care of the burial arrangement for him. Tomorrow you will depart from life and others will treat you exactly in the manner you treated your fellow man.... You cannot foresee future events and you are unable to predict the revolutions of the wheel of fortune. Today, your brother is poor and he needs your support; tomorrow the situation might change and you will stretch out your hand to him. People remember favors and do not forget injustices.”^{xi}

In contrast both to Christian altruism and Kantian selfless moral obligation, Rav Soloveitchik argues that:

“Judaism has accepted the norm *pragmos* as a full-fledged Divine imperative... The compulsive power of the norm, its transcendental character and unconditional duty-

³ A midrash explains the rationale of extending interest-free loans in terms of the natural give-and-take in the cycle of the universe. *If you lend money to any of My people that is poor, you shall not treat him as a usurer; nor shall you exact from him usury* (Ex. 22:24):

“Come and see how all of God's creations borrow from one another. The day borrows from the night and the night borrows from the day ... The moon borrows from the stars and the stars borrow from the moon ... The light borrows from the sun and the sun borrows from the light ... *Hokhmah* (wisdom) borrows from *binah* (understanding) and *binah* borrows from *hokhmah* ... Heaven borrows from earth and earth borrows from heaven ... *Hesed* (lovingkindness) borrows from *tzedakah* (righteousness) and *tzedakah* borrows from *hesed* ... The Torah borrows from the mitzvot and the mitzvot borrow from the Torah.” (Ex. Rabbah, 31:1.5) (J. B. Soloveitchik, *Family Redeemed*, 135)

awareness of the individual or the community, have not been diminished in any way because of the fact that the fulfillment of the moral law aims at the promotion of the interest of the doer and is found to be useful.”^{xii}

Thus God gives us the law “for our good always, that God might preserve us alive” (Deut. 6:24). However this logic of tzedakah limits generosity by its very pragmatism. Thus Rabbi Akiba holds that when there is conflict between individuals as with a single canteen of water in the desert, then one must take care of one’s own material needs first and only secondarily helps others. The lonely and needy self first created in the Garden of Eden is still at the center of the one’s existential world.

(2) Gratitude and Ontic Awareness: Ethical Idealism

For Rav Soloveitchik, gratitude or what the medieval spiritual ethicist Bahya ibn Pakuda^{xiii} calls *hakkarat hatov*, acknowledging the good, leads one beyond utilitarian ethics not because of a universal law of Kantian morality nor because of a Christian self-sacrificial love, but because the notion of self is now understood as partially but essentially dependent on gifts of others’ *hesed*:

“The awareness of grateful indebtedness is the very core of religious and moral thinking and feeling. Acknowledgment of an act of kindness and the grateful acknowledgment of its beneficial impact upon our lives lies at the root of every religious and moral act... Gratitude [is] the experience of **existential solidarity** with which we are bound together.”^{xiv}

Therefore gratitude must be measured not by a *quid pro quo* recalling what I received or imagining what I might need back before calculating what I ought to give, but by an expression of *hesed* growing out of acknowledgement and appreciation that one’s self is not of one’s own making and hence not exclusively one’s private property:

“Gratitude expresses itself not mainly in deed but in thought and feeling, in an inner experience, in the establishment of a unique relationship between the benefactor and the I who enjoyed his kindness and friendship. This relationship is essentially ontic. Gratitude means going out of ourselves toward the thou, placing ourselves in a unique relation to our benefactor, and letting him share with us our most precious possession - ourselves.

“I am whatever I am because of a series of circumstances, influences, various determinants. Someone was perhaps the greatest influence in my life, one who helped shape my personality. I know that person extended to me a helping hand when I was in need, that he guided and comforted me in times of crisis, that his words of encouragement and his assistance made it possible for me to emerge victorious from all encounters with hostile and cruel elemental forces.

“This relationship gives rise to a new ontic perspective. **The self is not the exclusive property of the person himself.** The benefactor contributed to the development of my self, my talents, abilities and skills, possibly more than I myself. Participating so prominently in the formation of the I, the benefactor acquired a part of the I. The I belongs both to myself and to the thou to whom I owe a great debt. Thankful appreciation denotes the acknowledgment of a creative effort on the part of my benefactor, who became involved in my existential destiny.”^{xv}

For Rav Soloveitchik such an awareness of ontic gratitude heals egocentricity without requiring a heroic act of self-denial to achieve love. It leads one beyond self-centered loneliness:

“This peculiar ontic partnership - which resulted in the inclusion of the other in my ontic awareness - brings us to a second point, namely, that no action, inward or external, should be exclusively I-directed. **Any concern with oneself points at the same time towards the other. I free myself from egocentric and greatly exaggerated, erratic anxiety about myself, and I begin to care** (which is a sane and good experience) **about myself as related to the other.** Desires, hopes, regard are not self-centered any more. They are communally directed to where I and the other find ourselves communing.”⁴

Here Rav Soloveitchik seeks to limit the Greek and the modern overemphasis on autonomy and independence, economic or otherwise, and reject autonomy as the sole meaning of human dignity and self-respect. He wishes to enhance a healthy sense of humble gratitude that one’s wonderful achievements would never be possible without the gifts, human and Divine, from which they grew.

Now Rav Soloveitchik returns to the central commandment of love “*your neighbor as yourself*” (Lev. 19:18) to explain how love must grow out of appreciation of self to concern for the other, who is not other but part of my ontic solidarity that makes me who I am:

“The commandment of *you shall love your neighbor as yourself* (Lev. 19:18), expresses the idea of ontic relationship. The noun *re'akha*, ‘your neighbor’ signifies a co-existent companion, a co-worker - in short, one with whom you are connected and co-related. Why did the Torah command us to love the other like ourselves? Why did the Torah stipulate that the kind of love which we must give others should not differ from the love we are bestowing upon ourselves? What does the *kamokha*, ‘as yourself’ mean? The answer has already been formulated. The *re'a*, the neighbor, is a part of ourselves, a co-participant in our ontic endeavor - for we are all joined to one another. When we turn to ourselves, desiring to serve ourselves we *eo ipso* move toward the other with whom we are linked through an existential fellowship.”^{xvi}

Rav Soloveitchik finds in various rabbinic definitions of love your neighbor his three levels of ethics: (1) pragmatic, (2) gratitude and (3) a union of all being:

“The first interpretation, phrased in the negative, says that the I must recognize the existence of the thou, I must see the thou as real. [Hillel’s ‘Do not unto others what you do not want to be done to you’ – TB Shabbat 31a]. This act of acknowledgment contains *ipso facto* a contractual relationship with the basic clause that guards the rights of the other in the same manner as I want my prerogatives to be protected from unjust infringement. The relationship is of a juridic nature. There is a solidarity of awareness; yet solidarity is not to be equated with community. We must not speak of

⁴ “Gratitude reconciles the person to the idea that there are no isolated hemmed-in existences; there is no ontic seclusion. The sense of gratitude liberates us from the abnormal state of self-directedness and brings solitary man face to face with another lonely being. True gratitude means an existence turned outwards, an acceptance of responsibilities for and gracious giving to the other, an awareness that wherever I am the other trails behind me like an everlasting shadow. In short, gratitude is not only an ethical but an ontological experience, an awareness of the other's being.” (J. B. Soloveitchik, *Family Redeemed*, 141-142)

a union. The autonomy has not been completely eliminated. One considers the thou as the other self who is not to be equated with the I. The ontic realms are still separated even though they are not completely closed to each other. There is communication and interaction between them; the narrowness of the existential individual has disappeared. The spaces are wide. Yet no existential union has been formed as yet. The thou has not entered the I, nor has the I been admitted into the thou.^{xxvii}

The second level is expressed in Maimonides' understanding of love your neighbor as a web of positive acts of *hesed*:

“The following positive commands were ordained by the Rabbis: visiting the sick, comforting the mourners, joining a funeral procession, dowering the brides, escorting departing guests ... These constitute deeds of lovingkindness (*hesed*) performed by the person for which no fixed measure is prescribed. Although all these commands are only on rabbinical authority, they are implied in the precept, *And you shall love your neighbor as yourself*; that is: What you would have others do unto you, do unto him who is your brother in the Torah and in the performance of the commandments.” (Laws of Mourning 14:1)

Rav Soloveitchik explains the transformation of I and Thou relations implicit in Maimonides: “The second - the Maimonidean - interpretation points toward a high level of interhuman relationship ... ontic solidarity.”

(3) Union of All Being: Community and the Longing for Reunion with the Divine

For Rav Soloveitchik the highest development of love of neighbor and understanding of the self's interdependence with the other is expressed in the "union of being." That occurs both within the community of I-Thou and in relation to the Infinite:

“Individual existence ceases to be solitary. It becomes a community existence, a fellowship of *hesed*, rooted in an awareness of unity... Do for your neighbor whatever you are willing to do for yourself. This is the most difficult norm. The aim is high and exalted. The idea of community existence is born. The very barriers in which the I was imprisoned are torn down for the others who enter into it. No longer is there a boundary separating the *I* from the thou. The I emerges from his retreat and joins an existential community with the thou. The closed cycle of individual existence is broken. The other is not an alien existence; he is related to me metaphysically and we both participate in the creation of a together-being.”^{xxviii}

Here Rav Soloveitchik finds more compelling the logic of Ben Petura (who disagreed with Rabbi Akiba's “me first” ruling on the sole canteen of water in the desert), Ben Petura insist the owner of the sole canteen of water could not stand to see the other die for lack of water because he and the other were one.^{xix}

For Rav Soloveitchik even beyond the communal unity as an ideal is the desire of the finite for the Infinite which is the religious quest to overcome existential loneliness. Yet even without a mystical union of being, *hesed* can simply be rooted in the acknowledgment of the Divine gift of existence often experienced through one's feeling of gratitude to one's parents who gave on the gift of life. In religious terms God is not just the Aristotelian Prime Mover, but the Prime Giver. In giving, God “moves” the other by evoking an emotional and moral logic of gratitude, so that one will feel obligated to keep giving *back* to God and *forward* to all God's creatures even those who did not directly

benefit me. In Deuteronomy, a book with much legislation about tzedakah, tithing and gifts to the poor and to God takes as its starting point God's gift of the land to Israel, to whose forefathers God promised a land of milk and honey. Therefore one owes God gifts of gratitude taken from the fruits of God's blessing:

Three times a year every male shall be seen before YHWH your God's face in the place YHWH has chosen on the pilgrimage holiday of Matzot, Shavuot and Sukkot. However you shall not be seen/appear before YHWH empty-handed. Each person will bring his gift according to the blessing received from God who gave it to you. (Deut. 16:16-17)

Rabbi S.R. Hirsch interprets the gift-giving dynamic of Deuteronomy in the spirit of Marcel Mauss' endless circulation:

*"You shall open your hand unto your brother, to your needy (Deut. 15:11) with these words God calls you to your loveliest, holiest, most God-like task, calls upon you to become a blessing with all He gives you, a blessing to those around you. Look around you in the great house of your Father: all are called to share this blessing. Everything sustains and is sustained, everything takes and gives and receives a thousandfold in giving - for it receives life instead of mere existence. And do you alone wish only to take and not to give? And shall the **great flow of blessing** cease with you? Would you be as a stream which dries up in the arid sand and fails to give back to the sea that which it has received?" (S. R. Hirsch on Deut. 15:11)*

The initial gift of generosity may grow out of a sense of overflowing fullness, but its effect on the recipient is to produce a moral obligation "to give back" based on the duty of gratitude. Of course, we cannot pay back God adequately *quid pro quo*, but gift-giving is not a form of payment, but a token of gratitude. The Psalmist says, *What can I give back to YHWH for all God's gifts to me?* (Ps. 116: 12). Giving back to God may be redirected by God to the poor, who ought, therefore, to be included in "your" festive celebrations of thanksgiving for God-given fertility. The poor are often seen as God's agents for collecting tokens of gratitude for God, just as the priests at the Temple are for ritual gifts (*minhot*).

St. Basil (4th C. CE) preaches that the poor as God's representative may well feel a sense of entitlement, just as the giver feels obligated to give as a token of gratitude to God:

*"In his munificence [the philanthropist] is **not said to have given but to have given back**, as though he were not the one who gave the first favour, but was repaying those who had made the first move. For the gratitude of those who have received gifts counts as a benefaction. He who has given you money asks for alms from you through the hand of the poor man as if he takes what belongs to him."^{xx}*

Paradoxically for Basil, the giver must feel gratitude to God in giving gifts to the poor, but the poor need not feel gratitude to the benefactor.

The initial gift generating gratitude may take non-material forms. For Christians who feel that God has shown grace in loving them, even though as sinners they do not deserve it, are also impelled by their gratitude to pass gifts to the needy on with the same emotion of non-judgmental love and charity - whatever the origins of the

poor's predicament and whether or not they might be blamed for their own poverty.

An alternative version of the narrative of blessing is the **stewardship** model in which God's gift is not only of wealth but also of talent. Talent and material blessings must be used according to God's calling to serve others. Here the emotional dynamic is propelled not only by gratitude but by **responsibility to care for and utilize the blessing to its maximum**. God has shown trust in you as a steward of Divine resources which are in your trust. One wishes to prove oneself faithful to the task.

This ancient motif is heard in Peter: "**As each one has received a gift, use it to serve one another as good stewards of God's varied grace**" (I Peter 4:3-6), and it continues to resonate powerfully among American donors educated in this Christian approach, such as John D. Rockefeller:

"God gave me my money. I believe the power to make money is a gift from God ... to be developed and used to the best of our ability for the good of mankind. Having been endowed with the gift I possess, I believe it is my duty to make money and still more money and to use the money I make for the good of my fellow man according to the dictates of my conscience."^{xxi}

The gift narrative trumps the narrative of the "self-made man" and transforms "my life and private property" to which "I have an inalienable right" into my "trust" to be used in the service of others. That is the vision of Martin Luther King, Jr. for American prosperity:

"A dream of a nation where all our gifts and resources are held not for ourselves, but as instruments of service for the rest of humanity." (Speech to AFL-CIO, Dec.11, 1961)

F. Mercy, *Rahmanut*, Compassion, *Agape*, Charity, Love

Compassion is a different basis for giving than the ones surveyed above. Here I mean to exclude brotherly love that grows out of national and familial solidarity with my own kind and that expresses itself in mutual responsibility, for that model will be described below. Rather, the love narrative in this category expects no reciprocity and often extends itself beyond one's natural helping networks. It may or may not be an emotion that accompanies the extension of social insurance to vulnerable populations or the provision of municipal tzedakah to itinerant poor.

Rabbinic tzedakah is often motivated by **mercy**, *rahmanut*, just as Christian charity is motivated by **compassion** for suffering. There is much overlap in these narratives that seeks to reach out beyond the self in order to care and comfort. When Pharaoh's daughter sees the baby in the basket crying, she is filled with *hemla*, compassion, and she extends herself by rescuing and adopting baby Moses without regard to her father's strategy for killing Hebrew babies in preemptive defense of his sovereignty (Ex. 2:6). The tales of *hesed* for the helpless we saw in previous chapters demonstrate amply that Christian charity and rabbinic lovingkindness share many motifs. For example, **giving as caring** entails a **desire to comfort**, not necessarily to correct and morally reeducate the needy:

“One who gives tzedakah to the poor with a disgruntled expression and with a fallen face staring into the ground has lost the value of the gift even if its objective amount is 1000 gold coins. Rather you should give it with a welcoming expression, with joy and with empathetic identification with the misfortune of the recipient. That is the import of Job's statement, *Didn't I cry with the person who had a bad day, did not my soul feel anguish with the poverty-stricken?* One speaks words of comfort and prays for help as it says, *I make the heart of the widow sing.*” (Maimonides, Gifts to the Poor 10:4)^{xxii}

Yet these tales of mercy can also be inflected differently. Rabbinic mercy is often directed towards one's own family and one's own people, in light of the indifference or antipathy of the other nations. Maimonides reinforced his appeals for tzedakah as compassion by painting a picture of **Jewish isolation in a cold world**, often filled with enmity to the Jewish people:

“All Jews and those attached to them are like brothers, as it is said, *You are sons to the Lord your God* (Deut. 14:1), and if a brother will not show mercy to his brother, then who will have mercy on him?

“And to whom can the poor of Israel look for help? To those other nations who hate and persecute them?! They can look for help only to their brothers.” (Maimonides, Gifts to the Poor 10:1-2)

By contrast, the mercy exemplified by the Good Samaritan and that by Jesus dying for humankind lacks that resentful self-defensive tone and it transcends family-centered love. For Paul, this Christian love is distinctively self-sacrificial in its Divine and human form.

G. Brotherhood, Solidarity, Reciprocity and Mutual Responsibility

In Luke, Jesus promotes self-less and indiscriminate Christian love to the exclusion of any reciprocity:

“When you give a dinner or a banquet, do not invite your friends or brothers or your kinsmen or rich neighbors, lest they also invite you in return, and you be repaid. But when you give a feast, invite the maimed, the lame, the blind, and you will be blessed, **because they cannot repay you**. You will be repaid at the resurrection of the just.” (Luke 14:12-14)

By contrast, much of tzedakah is animated by precisely this form of giving within one’s own community. While not advocating boastful, self-promotion like Greek philanthropy, tzedakah does not deny the self either. It does expect, as a matter of course in any familial and national setting, a practice of reciprocity in times of distress. Biblical and rabbinic tzedakah are founded on the metaphor of being *one’s brother’s keeper*. Preference is given to one’s nearest kin and one knows that one’s brother will then give his or her kin priority in a world of limited resources. Once one realizes that all Jews form a safety-net for one another, a mutual insurance policy, then the obligation to give tzedakah may be seen as pragmatic self-interest of the individual and the society as well as an expression of moral responsibility. The moral impetus is not altruistic, but rather it assumes a basic moral reflex in which one is expected to compensate good with good. For example, King Saul acknowledges this moral principle when he confesses that he has violated that norm by repaying David’s goodness with his own murderous acts (I Samuel 24: 17). One might call the emotional substratum of such giving **responsibility to one’s brother**. It contains the motif of **gratitude**, but it is not just gratitude to God for our blessings; rather gratitude to one’s family whose ethos is about helping one another because “we are family.” Rabbinic ethics stresses *hakarat hatov*, acknowledging good that has been done to you by one’s parents⁵ and by the Divine parent. But it differs from the gratitude felt for a gift that was unexpected. In families, help is obligatory, so the feeling associated with being a guarantor to one’s brother is more **responsibility** than gratitude for a gift. Mutual reciprocity and loyalty are “moral emotions” that underlie giving tzedakah to one’s family and to one’s community.

Brotherly loyalty is not only a primitive tribal rationale for giving aid the needy. Even students of the modern welfare state identify “**fraternity**” as its core underlying emotion:

“**Fraternity** is, at bottom, a certain type of social cooperation [the] main characteristic [of which is] this relation of voluntary mutual aid and dependence, which implies that each member can expect the unlimited help of every other when in need.... For obvious reasons, the relations between close kin have been regarded as the models for all such relations, and have produced a variety of artificial

⁵ *Sefer HaHinukh* ascribes gratitude to the rationale for honoring one’s parents: “A person ought to recognize and bestow kindness upon one who has done him good and one ought not to be base, and deny the good done him by another.... Once a person has assimilated this trait of gratitude (*hakarat hatov*) one will ascend by it to recognize the largesse provided by God, so that one realizes how much effort one owes in the service of God.” (*Sefer HaHinukh*, Mitzvah #479).

‘brotherhoods.’ But the essence of the relationship is not kin, but certain bonds of mutual support.”^{xxiii}

In the West we speak of loving your family and your brother as the fundamental emotion associated with this kind of responsibility. In Leviticus 19:18, love is associated with *love your neighbor as yourself*, though, *love your ethnic and religious kin* is a better translation given the context. So, too, *you shall love the stranger* (Lev. 19:34) involves taking responsibility for their welfare just as God cares for strangers: *Loving the stranger to give bread and clothing. Therefore [in following God’s ways] love the stranger, for you were strangers in the land of Egypt* (Deut.10:18-19). Love of the stranger is an extension of love of brother, not a separate altruistic love or a universalist norm based on human beings being created in the image of God.

Even though tzedakah in the Bible is extended to the resident alien and the rabbis legislated that when tzedakah is dispensed, Jews and pagans should be simultaneous beneficiaries, rabbinic municipal tzedakah is primarily inward-focused on one’s fellow citizens in one’s people. Its emotive base is **brotherly love**. In Book One Chapter 11 we argued that the modern welfare state situated at the heart of the nation-state is concerned with **social justice** in the sense of equality and solidarity among citizens of the same society with the same common good in mind and hence with a sense of having a common wealth to be shared. Rabbi Soloveitchik calls that feeling of equality and solidarity “**a covenant of fate**” when one’s common origins and common historical predicaments are foremost. He calls it a “**covenant of destiny**,” when a nation’s common aspirations, mission and ideals are center-stage. Thus Abraham Lincoln speaks of the Union soldiers at Gettysburg who “gave” their lives for freedom which is the calling of America in the world. Giving is a reflex of that covenant of national values:

“It is for us the living to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us—that from these honored dead we take increased devotion to that cause for which they *gave* the last full measure of devotion—that we here highly resolve that these dead shall not have died in vain—that this nation, under God, shall have a new birth of freedom—and that government of the people, by the people, for the people, shall not perish from the earth.” (Gettysburg Address, 1863)

Giving emerges from a common fate and common destiny, and it express itself among the members of that nation by mutual concern for each other’s welfare. Richard Titmuss argues that the British move to the welfare state after World War II was the result of a shared fate and a community of interest during the war that led to the sharing of social resources in a social welfare state:

“That all were engaged in war, whereas only some were afflicted with poverty and disease, had much to do with the less constraining, less discriminating scope and quality of the wartime social services... The reality of military disaster and the threat of invasion in the summer of 1940 urged on these tendencies in social policy. The mood of the people changed and, in sympathetic response, values changed as well. If dangers were to be shared, then resources should also be shared. Dunkirk, and all that the name evokes, was an important event in the war-time history of the social services.”^{xxiv}

The basic feeling of responsibility of a society of tzedakah can be expressed with a simple phrase drawn from a military context: “I got your back, bro.”

H. Redemption: Empowering Tzedakah and Enabling Love

Brotherly solidarity involves opening one’s hand to a fellow of one’s community when in need (Deut. 15:8) and that underlies the motivation for Biblical tithes, municipal rabbinic tzedakah and most of the programs of the modern welfare state, which provide maintenance for needy fellow citizens in accordance with their basic needs. However, the Jubilee system (Lev. 25) carries the obligations of kinship much farther. The Jubilee is about “redeeming” impoverished brothers and giving them the capital necessary to become self-sufficient. The term redemption suggests that one returns the needy to their original position as brother/citizen (*akh/ezrakh*) in society – redeeming debts, redeeming debtor-slaves, returning one estranged from their family to their family and returning one to one’s own hereditary land:

If your brother sinks to the point of selling of his inherited land, then his nearest kin, his redeemer (goel) will redeem what the brother sold.

If one has no redeemer, then one may still prosper and acquire enough to redeem one’s own [inheritance] and if one does not acquire enough...then the inheritance still goes out on the Jubilee and the owner returns to his inheritance. (Lev. 25:25-28)

In short, such empowerment provides not just any capital in the abstract, but one’s birthright of land, freedom and family. One’s land remains one’s own even after “sale” or confiscation for debt, because the opportunity to retrieve one’s land remains constantly open. Brotherhood is the responsibility to help return one’s brother to that original starting point. If all fails, then God declares on the fiftieth year that all are free of slavery, of debt and receive their land back with no strings attached.

Striking in this vision of giving is its social implications for constantly reintegrating those cast off from society due to economic failure and the centripetal forces of the market. It is motivated by both responsibility for the other and a basic sense of equality with one’s brother, not paternalistic care for the weak. In a non-agricultural society, Maimonides offers another form of “empowerment tzedakah” that applies at the micro-level of one-to-one rehabilitation:

“The supreme level - above which there is no higher one - is one who **strengthens the hand of a member of Israel who has fallen on hard times, by granting him a gift or a loan,^{xxv} or entering into a partnership with him, or finding him work, in order to strengthen his hand**, so that he will not have to beg from other people. Concerning such, the Torah says, [*If your brother being in straits comes under your authority,*] *you are to uphold him as a resident alien, that he may live with you (Lev. 25:35)*. That means: strengthen him, so that he will not lapse (fall) into poverty.” (Gifts to the Poor 10:7-14)

Empowerment is not only a practical solution, but it gives the needy a shot in the arm of trust and confidence as well as capital. Its motivating emotion might best be identified with what we saw in Erich Fromm – maternal love:

"In erotic love, two people who were separate become one. In motherly love, two people who were one become separate. **The essence of motherly love is to care for the child's growth**, and that means the child's separation from herself." (Erich Fromm, *The Art of Loving*, 51)

This is not “smother” love, but enabling care. It energizes both the giver and the recipient with the joy of accomplishment. It promotes autonomy in others which provides the giver-as-teacher a deep feeling of fulfillment, without the fear of being superfluous:

"Giving is the highest expression of potency. In the very act of giving, I experience heightened vitality, and potency fills me with joy. I experience myself as overflowing, spending, alive, hence as joyous. Giving is more joyous than receiving, not because it is a deprivation, but because in the act of giving lies the expression of my aliveness.^{>>>xxvi}

Erich Fromm's enabling love and Maimonides' empowering tzedakah help others grow into independence, while the donor experiences not only the satisfaction of problem-solving, but the awe of a parent-cum-teacher who has launched someone to fly beyond the nest. Such giving is transformatory.

I. Prudent Giving: Investing in one's Future

According to Maimonides' highest form of tzedakah, one aids one's fellow by providing a loan, a job or, best of all, making an investment in their business. One would hope to get one's interest-free loan back and perhaps one's investment in this high risk business partner would result in a profit. But that is not the motivation of the investment or loan which is just an alternative form of *gifts* to the poor. By contrast, we have seen above in Chapter 7 the banking motifs found in perennial preaching for fundraising. The donor is guaranteed a high rate of personal return, for each deposit to the poor is deposit with interest to the giver's account in Heaven. Even when money is “invested” in the destitute who will never return it, God will guarantee interest-bearing remuneration. Thus the emotion most appropriate for this kind of giving to the needy is prudence. Paradoxically, the more that is given, even when indiscriminately dispersed, the more prudent the transaction in terms of long-term benefit to the benefactor!

Christianity, Judaism and Islam all share a common language of fundraising, preaching that invokes financial metaphors for one's individual credits for charity which God will store up until one needs Divine redemption or Divine forgiveness. Neither justice nor love dominates these pecuniary metaphors. Neither gratitude nor mutual responsibility motivates this largesse. *Tikkun olam* and problem-solving are not its goal or its method. The banking model in its motivational structure is “pragmatic,” individualistic and self-serving. It envisions a socially beneficial “invisible hand” that helps the poor no less than their benefactors. Adam Smith teaches that when one pursues personal profit in a market economy in the pursuit of such vices as gluttony, conspicuous consumption or prideful social competition, everyone – even the poorest –

benefits from the systemic results of commerce. Wealth is not a scarce, zero-sum resource, but rather it may increase through circulation and thus benefit buyers and sellers, givers as well as receivers, rich and poor. Giving alms is like making a deposit in one's private account at the Divine Bank of Heaven. Giving one's deposits into the hands of the needy is the most efficient and safest mechanism for making such deposits. . The poor are being "used" for private gains, however, *takhlis*, practically-speaking, "the invisible hand" of tzedakah benefits the poor now, in this material world, much more quantitatively than it would if donors only gave as much as their virtues of love, their pursuit of justice and their respect for human dignity could effectively motivate them to give.

So, the banking model may "work," just as an appeal to enhancing the name of the Greek-style philanthropist "works." Big donors may love to see their name in lights. Prudent donors may want to see how much they have saved up in fungible credits in God's bank to excuse their vices and sins. But in the modern era the banking model seems *prima facie* to be the least attractive narrative-ethical rationale for helping the needy. It is hard, of course, for moderns to take seriously the scientific assumptions about the power of alms to miraculously save one from earthly dangers or to believe in the afterlife of materials and spiritual rewards to be distributed on an individual basis of merit. But it is harder still to admire the self-centered individualist who expects a *quid pro quo* for every act of generosity and regards that as a religious and moral ideal. Love and justice appear to be much loftier motives for doing good to our neighbor than calculable self-interest and calculating prudence.

J. David Hartman: Mature Love with Respect for Frailty and Acceptance of Interdependence

"In choosing a covenantal relationship, God, in effect, chose inter-dependence. Inter-dependency is an ultimate datum of reality. To be fully human is to give up the quest for self-sufficiency and to be whole one must learn to love, to accept dependence, and to be able to say, honestly, 'I need you.'" (David Hartman)^{xxvii}

The standard moral dichotomy sorts motivations for giving into moralistic categories: selfish versus selfless acts, egotistical versus altruistic personalities. The prudent almsgiver expects to rack up credits, like indulgences, to be used in the afterlife is portrayed as selfish and yet rational in his calculations, while diametrically opposed is the altruistic giver who acts without discrimination or self-interest out of a selfless love. Prudence is associated with human avarice, while loving generosity is considered Divine. Both Paul's *agape* and Maimonides' *hesed* are inspired by their Divine archetype, who is all-giving and omnipotent. The godlike human giver is allied with the Almighty, so the recipient of alms is always diminished by that comparison.

However, this dichotomy deforms the human image – one is not either worrying only about oneself or else one is Mother Theresa. Nor are human beings either omnipotent and self-sufficient or powerless and abjectedly dependent. Love too should be liberated from these polar types – self-love versus selfless love. A third

type of love - both Divine and human - that has inspired my teacher David Hartman is “mature love.”^{xxviii} Mature love, he claims, is a relationship of interdependence without shame at one’s frailty. The Biblical God, observes Hartman, is a complex personality with powerful emotional needs who struggles to achieve a loving and yet demanding covenantal partnership with humans.

Hartman gives low marks to a unilateral love of *agape* or *hesed* precisely because it deforms relationships. For Hartman Paul’s love characterized by redemptive grace is analogous to a romantic, first-time love that dissolves all problems but also distorts the view of the beloved and of the lover:

“Like the certainty of God’s unilateral redemptive grace at the beginning of married life, when one is in the first flush of love, the common feeling is that **the love relationship will somehow compensate for everything lacking in one’s previous experience**. The feeling of many young lovers is that now that they have found each other, all will be well. Love can give a profound sense of security, of being free from the uncertainty and pain experienced when one lived as a single individual. In the early stages of their relationship, the lovers are usually not fully aware that separateness and otherness will always somehow remain permanent features of the love relationship. Early love has about it a quality of mystic union, a feeling that through love one has become whole and redeemed and that the problematics of the human condition have in some way been transcended.”^{xxix}

In terms of redemptive charity, the recipient is lifted out of pain and loneliness with a necessarily false promise that all will be healed and that providence is secure. It is false because providence is not so reliable, because human frailty and finitude are not banished and because humans have needs. Hartman continues his analogy to the young couple coming of age:

“However, when the struggles of the real world impinge upon the consciousness of young lovers, they discover that love does not heal all. They learn, often after many years of struggle, that love cannot compensate for human weaknesses and failures. Above all, they learn that neither partner in the relationship can redeem the other. They come to the hard-won realization that neither of them can single-handedly give dignity and a sense of wholeness and worth to the other. The feeling of personal integration and self-confidence that makes for dignity never comes exclusively as a gift from the other, but is always also the fruit of enormous personal effort.”^{xxx}

David Hartman’s critique of Pauline love also applies to Paul’s concept of charity for the poor, for charity relationships make no demand on the recipients and therefore fail to empower the needy to begin to take care of themselves and to work for their own redemption. What Hartman puts at the top of his ladder of mature love and of *tzedakah* is a full-bodied **Maimonidean partnership of giver and recipient**. Hartman’s partnership acknowledges the human capacities of both the giver and recipient to contribute to the productivity of their collaboration. It regards total self-sufficiency as an unreasonable goal. A partnership is a relationship of interdependence that begins with the dual realization that both giver and recipient have frailties that will not simply disappear. It does not hide dependency behind illusions that this is merely a friendly gift or a business-like loan or investment. Hartman also rejects the Biblical and rabbinic ideal *satisfying all of what one needs*

(Deut. 15:8). Treating one's own needs and those of others means maintaining realistic expectations both in love and in helping relationships:

“A mature relationship is based on respect for human frailty and weakness. The partners in such a relationship have been eased of any burden of guilt for not having redeemed their beloved from human failings. They appreciate the problematics of human finitude and the fact that separateness is a permanent feature of any love relationship. They thereby realize that they have no need to reject or be angry at their beloved because of the persistence of his or her ‘unredeemedness.’ When one learns to accept the implications of finitude, one discovers new sources of acceptance and love, which help in overcoming the anger and resentment that result from a false estimation of what a love relationship entails and can bring about.

Maturity teaches one how to be kind, considerate, and seriously committed to the needs of the other, with the full awareness that one's love and care may not dispel the problems of the other.^{xxxix}

Thus tzedakah is offering a helping hand from one in need to another in need with hope for improvement but not for redemption or even once-and-for-all solutions to problems. Not the bottom-line but the ongoing relationship is central. Thus Hartman's tzedakah relationships are not temporary scaffolds to be discarded when the material needs have been answered or when the recipient becomes fully self-supporting. One need not be embarrassed by having needs or by being unable to redeem others from their basic limitations by an outpouring of altruistic love or by smart social engineering. It is not only that we must be realistic and accept our limitation, but as Hartman says, we must celebrate our finitude. Those needs define our uniqueness and they are the only basis for our relationships, our covenants. “God needs man,” teaches Abraham Heschel. It is Heschel's and Hartman's God, not Maimonides' and Paul's, that in my judgment can best guide us in laying a healthy emotional basis to our tzedakah relationships.

K. Edgar Cahn's Time Bank: A This-Worldly Bank for Depositing Gifts of Rich and Poor Alike

“If you were born a Jew, you thought the job of Messiah was still open and that it was your obligation to apply. So all I was doing was preparing my resume.”
(Edgar Cahn)^{xxxii}

Edgar Cahn has made a powerful case for reviving the perennial banking metaphor of giving, while integrating it into a profoundly social vision of mutual aid and caring. His bank is not about collecting chits, but about moral reciprocity, discovery of the giving potential of the needy and constructing rounded, ongoing human relationships. In many ways he is quite aware that he is only trying to revive the old-fashioned, communal neighborliness of *love your neighbor as yourself* (Lev. 19:18) and perhaps less aware of the way he has modernized the model of brotherly mutual aid (Lev. 25) in propping up those who are collapsing under economic hardship. But he is fully cognizant of the challenge posed by the narrow thinking of a modern market economy and market-minded value system that does not know how to evaluate the non-market exchange of social goods that takes place in tzedakah, charity and neighborly support.

He wishes to give a quantifiable place of honor to human exchanges of *gemilut hasadim*, acts of lovingkindness.

In the 1980's Edgar Cahn⁶ invented and launched a new project - a Time Bank, or a service exchange. His idea was not merely to organize a more effective technique for marshaling volunteers to help the needy, but a redefinition of human relationships across the whole community. The new concept of volunteering was "co-production" or "labor-exchange," rather than do-gooder activities for the destitute and passive recipients of charity. His social-economic theory of exchange may be connected to David Hartman's theology of covenant and mutual interdependence as the characteristic mark of humanity for which one should not be ashamed.

Let me describe the mechanism of his Time Bank and the problems it was meant to solve, identify its narrative of human relationships and compare it to various narratives of giving mentioned above (in particular the Leviticus model of brotherly mutual aid, the rabbinic welfare state and Maimonides' empowerment *tzedakah* – giving a job, a loan or investing in partnership with the needy). My point, as we conclude the trilogy, is not to elevate Cahn's Time Bank to the preeminent model of giving, but to see how his concept helps us revisit traditional models and sharpens our understanding of them.

Briefly described, the Time Bank is like a blood bank, where you barter blood for blood, help for help, but it is never quantified in dollars:

"Time Banking refers to a pattern of reciprocal service exchange which uses units of time as currency and is an example of an alternative economic system. A Time Bank, also known as a Service Exchange, is a community which practices Time Banking. The unit of currency, always valued at an hour's worth of any person's labor, is generally known as a Time Dollar⁷ in the U.S. and a Time Credit in the

⁶ "I had met Jean, my late wife, when we were students at Swarthmore College. We both went on to Yale Law School. She was one of a handful of African-American women graduates there. I am white and Jewish. Mixed-race marriage was still illegal in both Maryland and Virginia then. During our courtship, we had been arrested for walking down the street together in Baltimore. When we looked for a house in Washington in 1963, there were still places we could not go for a cup of coffee.

The 1960's signaled change; the nation seemed to be waiting for it. My first assignments at the Justice Dept. involved monitoring Martin Luther King, Jr.'s March on Washington, working on civil-rights legislation involving public accommodations and the lunch counter sit-in cases headed for the Supreme Court. I remembered an incident involving race that Robert Kennedy resolved by appealing to the best in others. My wife and I had chosen a house in one of Washington's leafy neighborhoods, but quickly discovered we were not welcome. Pulling up with the moving van, we found the quiet street blockaded by parked cars. Then, to our surprise, before a confrontation could even begin, the cars started to clear.

Later, we learned that Kennedy had secured all our neighbors' phone numbers. That morning, on the pretext that I didn't yet have a phone, he called our prospective neighbors with urgent messages to be passed on to me about the Cuban missile crisis. His actions averted what could have been a racially explosive confrontation. But he had appealed to our new neighbors' higher impulses as citizens, as Americans." (Edgar Cahn, web post September 2009) *PARENTHESSES, NO ITAL*

⁷ The Time Dollar is the fundamental unit of exchange in a Time Bank, equal to one hour of a person's labor. In traditional Time Banks, one hour of one person's time is equal to one hour of another's. Time Dollars are earned for providing services and spent receiving services. Upon earning a Time Dollar, a person does not need to spend it right away: they can save it indefinitely. However,

U.K. Time Banking is primarily used to provide incentives and rewards for work such as mentoring children, caring for the elderly, being neighborly--work usually done on a volunteer basis--which a pure market system devalues. Essentially, the 'time' one spends providing these types of community services earns 'time' that one can spend to receive services. Communities⁸ therefore use Time Banking as a tool to forge stronger intra-community connections, a process known as 'building social capital.'" (Wikipedia)

Cahn invented the Time Bank in response to practical problems regarding the health of the elderly who, without extended families living in their neighborhood, were forced to turn to very expensive facilities with very low-paid service personnel. From the elderly, Cahn mobilized underemployed volunteers with undervalued skills and put them to work as social assets for the benefit of other retired elderly. His seniors gave *and* got. Thus Cahn offered a model not based on rights and entitlements in which community-organizers rallied the deprived to demand services in a welfare state, but a welfare society in which people help one another as happens in all healthy neighborhoods. He also sought to decrease the dependence of the elderly on often paternalistic welfare officials and social workers. Further, he tried to address the unhealthy aspects of do-gooder volunteerism.

What Cahn understood was the deep ambivalence of the needy recipients, welfare providers and the taxpayers to welfare state relationships. On one hand, society applauds the charitable motives of the giver and yet they often does not consider such good-hearted volunteering as "real" work, but merely as charity work for those with "nothing better to do" such as retirees or "housewives." This double standard regarding "charity work" is what Cahn seeks to address. Further, he wishes to change a characteristic prejudice in a charitable society that may sympathize with the suffering of the recipients of aid, but does not appreciate their potential to give back. What have the needy – defined by what they lack as their eligibility for aid – to contribute, since by that definition they have nothing of value with which to reciprocate?^{xxxiii} In a competitive consumer and producer society what is valued is determined by its relative monetary value and its exchange value on the market of desired goods and services. Often pity alternates with lack of respect for those who cannot take care of themselves financially, "losers" in a competitive market. Lack of respect may spawn resentment of those who think they are entitled to welfare handouts. At worst, society condemns the recipient for being a freeloader, but even if society does not blame the poor, it devalues them:

since the value of a Time Dollar is fixed at one hour, it resists inflation and does not earn interest. In these ways it is intentionally designed to differ from the traditional fiat currency used in most countries. Consequently, it does little good to hoard Time Dollars and, in practice, many Time Banks also encourage the donation of excess Time Dollars to a community pool which is then spent for those in need or on community events.

⁸ An HMO in New York City, Elderplan, uses that system to help senior members give health care to each other, reducing costs for everyone. Exercising with another older person or fixing a handhold before it breaks and the elder breaks a hip provide valuable savings for the insurance company, social benefits to the elderly giver and receiver of help, and by design earns a reduction on premiums for the giver of such services In Baltimore, residents in public housing have used the system to provide help to each other and the local school. (See Cahn, *No More Throw Away People*, 128)

“Cahn focused on the top-down attitude prevalent in social services. He believed that one of the major failings of many social service organizations was their **unwillingness to enroll the help of those people they were trying to help**. He called this a **deficit-based approach** to social service, where organizations view the people they were trying to help only in terms of their needs, as opposed to an **asset-based approach**, which focuses on the contributions towards their communities that everyone can make. He theorized that a system like Time Banking could ‘[rebuild] the infrastructure of trust and caring that can strengthen families and communities.’ He hoped that the system ‘would enable individuals and communities to become more self-sufficient... and to tap the capacity of individuals who were in effect being relegated to the scrap heap and dismissed as freeloaders.’” (Wikipedia)^{xxxiv 9}

The basic division between the needy who lack and the givers who have surpluses is revised by Cahn, who speaks of mutual need and therefore mutual worth in each other’s eyes, measured by the bank’s “time dollars”:

“The message I have to give by reciprocal giving is: I need what you can do in your world as badly as you need what I can do in my world with my skills. And unless we do give that message, we’re finding that the message we’re giving is selfishness and greed is the only way to survive.”^{xxxv}

Here, need has been defined more broadly as something more than material deficiency. So too *Sefer Ha-Hinukh* (14th C., Spain) describes the rich as needy when alone in a foreign city and wanting hospitality. That act of welcoming them he also calls “*tzedakah*” (*Mitzvah* #479). Givers and receivers are defined not absolutely but relatively to the kind of need, to time of life – when one is sick, alone or aging. Mutuality is not a one-for-one exchange but, as in the Time Bank, one gives to ‘x’ who gives to ‘y’ who gives to ‘z’ who gives to the initial giver, who also has unmet needs. Everyone has something to give at one time or another to one person or another; whether or not it is valued on the stock exchange, it is still valued in the economy of familial and communal exchange:

“We are unaware of the appalling price we pay for excessive reliance on that measuring rod. Our vision—intellectual, emotional, moral—our perception of what we call reality has been distorted by examining everything through the lens of money.”^{xxxvi}

“Time Dollars programs have mobilized a kind of parallel universe to the marketplace. Instead of eliciting the selfish, competitive spirits unleashed by the market system, the service credits have stimulated caring and social connection—while providing a means to get work of genuine value accomplished.... Valuable work can actually occur outside of the marketplace.”^{xxxvii}

⁹ Time Banking is founded upon five principles: “Clients become valued as assets. Their contributions are valued – and rewarded – as real work. Reciprocity between clients and professionals leads to mutually rewarding support and stronger outcomes all round. Clients and service providers all contribute in ways that build a web of mutual support. There is respect for each and for what each brings to the table.” (www.timebanks.org)

Banking on the Future: Revisiting the Banking Metaphor of Charity/Tzedakah

"Where do you think you'll be in five years? Dead or locked up."
(an excerpt from video tapes of youth offenders in District of Columbia
Youth Courts)

Cahn notes that violent crime rates vary from one poor neighborhood to another in accord not with the degree of poverty *per se*, but rather with confidence quotient the young men of the neighborhood in their own positive future. For it is not prudent to worry about your adulthood or about finding a job after high school if you expect to be dead by age 25. If you see no possibility of building a future together in your community, then why not choose a life or crime with its high risks. There is no moral or pragmatic logic to trusting another or helping another if they are not likely to return the favor. Pure altruism might motivate a very few to continue to do kindnesses for one another despite being called naïve and foolish. The frustration that some do-gooders feel is that the poor do not bother to take the proffered help seriously, so they do not show up consistently at neighborhood organizing meetings nor do they take care of the newly renovated tenements nor do they call in local crimes against the poor to the police. But this is a problem not only of those marked by the “culture of poverty,” but by anyone who realistically sees no future and therefore invests nothing in that fantasy land of the American dream that requires hard work and delayed gratification.

By contrast, the Time Bank guarantees that you will get something back – something valuable, concrete and soon – in exchange for your investment in helping meet the needs of others. Your volunteer time, which had no market value as someone unemployed or retired, suddenly becomes an asset because you can save up hours of service contributed (for example, by serving as a lookout in the neighborhood crime watch and warning people of thieves and gangs) and you will be able to cash them in by receiving discount groceries or concert tickets contributed by local companies. In helping others *and* getting remuneration, one develops trust and long-term relationships that make “banking on” the future a reasonable and profitable investment.^{xxxviii}

In a wholly secular and this-worldly context, Cahn has provided a framework functionally parallel to the religious guarantees that God will pick up the tab and repay – in the world-to-come – anyone who lends to the poor in this world. By giving to the poor, one stores up treasure in heaven in one's own ever-growing bank account with its Divine FDIC insurance. The already self-motivated money-makers reinvest their profits in these Divine bonds - which take the form of alms and tzedakah - with their solid yield and long-term security. Therefore for traditional peaching of this sort to be effective the giver must be a believer in the future life and trust in God's justice and then donor will be empowered to master his or her own future, knowing that every action one takes now renders calculable positive benefits in terms of individual recognition and tangible material compensation.

Using a similar business logic, the Time Bank can best the “heavenly interest plan” of traditional religious sermons, which only pays out in the very long-run. Cahn's

scheme offers both short-term and long-term benefits, not only to the economically-successful donor but also to the "recipient" of financial aid, for both can rack up credits by investing volunteer hours in the needs of others in the community. Cahn celebrates the way the poor, who had little control over their future, actually no conceivable future, and minimal standing as givers and producers, have given meaning to their lives through "paid" socially-beneficial and socially-honored service.

Paradoxically, Cahn argues that society - for its own benefit - must not focus on helping the needy but, more importantly, on refurbishing its network of helping one another within which those identified as "needy" can be helped and help others. The benefit here is not just for individuals, as in the normal banking model of tzedakah, but for society itself. The givers – and everyone is a giver – function within their natural social structures (family, synagogue, neighborhood, and people) and their core identities (parent, child, brother, Jew, Christian, neighbor). Thereby the Time Bank reinforces society's central values (the image of God, human dignity, mercy, love, justice, labor as a value). In short, volunteering builds **social capital**^{xxxix} in the non-market society and provides it both to the relatively poor in finances and to the relatively wealthy. Valuation exclusively by economic factors is deemphasized and instead talents of all kinds become valued-capital.

Market values^{xl} of self-sufficiency, efficiency, anonymity, total fluidity and mobility, specialization and professionalization, supply and demand pricing, economic incentives for work, and competition are valuable and may be used to strengthen the productive economy and help charitable economics like business loans and credit unions, but they are not the answer to other forms of productivity, of many aspects of poverty. Those market values are not sufficient in themselves to build a human society worth living in:

“Distribution within the non-market sector operates on different principles... No one divides the mashed potatoes or salad up according to the market value of activities performed by different family members. Caring is not distributed based on ability to pay. Distribution stems from normative considerations: need, fairness, altruism, moral obligation, and contribution.

"Family is a world where even the economists admit that altruism functions to produce and distribute services more efficiently than self-interest. Nobel Economist Gary Becker writes: '**Altruism is relatively inefficient in a market context; but altruism is more efficient than self-interest in a family context and in a non-market context.**'^{xxli}

In fact, Cahn is not aiming for pure altruism but for recognition that there is value for the giver in the giving, as well as in the Time Bank hours and the reciprocity they accrue. The Time Bank is partially analogous to a commercial bank but one driven not merely by the individual fiscal benefits saved. It is a bank of social capital where all place deposits – individuals, governments and businesses, including the captains of the market economy. The labor exchange is not merely a useful metaphor and volunteering is not just being nice. Real work is done and real goods with a price-tag are exchanged. The market lens has blinded us to the multiple ways that a well-functioning money-economy presupposes a well-functioning non-market economy of mutual assistance. This is Cahn's insight:

“What would it take to provide the full range of services that a family provides to raise a child? We know that feminist groups costed out the market value of a mother/housewife-to be, in 1980 dollars, \$66,000. Neither families nor the government can afford to buy those services at that price. The average stipend paid a licensed, foster-care family is three times what is paid to a mother receiving public assistance... It is clear there are some things that families do more efficiently than the market... The market is by no means as efficient in discharging certain functions historically performed in homes, neighborhoods, and communities; in religious, charitable and associational settings; by families, neighbors, members, and volunteers.”^{xlii}

Still, for the Time Bank model to function well its material utility is not enough. The participants must also be animated by faith. For Cahn, one must learn to be a believer in one’s self and in what one has to contribute. There must be acknowledgment that there is need that I can provide to energize the donor who is also a recipient of valuable hours of exchanged services. While one must believe in one’s own undervalued talents, one must also believe in one’s neighbor – their ability to offer something you need, their goodwill and their desire to make their own contribution to communal welfare as a whole. The poor in monetary goods thus escape the negative stereotypes of them as parasites on society and as dangers arousing anxiety, fear and often disdain, just as the well-to-do escape from their stereotype as self-absorbed consumers.

The Moral and Pragmatic Superiority of Reciprocity over Self-Sacrificing Love

“What goes around, comes around.” (American song by Justin Timberlake)

Hiyya replied: “There is a wheel which revolves in this world.” (TB Shabbat 151b)

The traditional religious banking metaphor is still morally deficient if one is *only* doing good to rack up goods for oneself. One is still caught up in a self-centered mode deriving one’s self-worth from one’s own goods sequestered for one’s own use in one’s treasury. But, as Cahn notes, reciprocal giving builds relationships that are their own reward. Thus, Cahn discovered that often donors of Time Dollars did not redeem their hours but left them in the Time Bank and continued to earn more and more beyond what they could use. In fact, they were getting paid in non-material ways by “buying a kind of insurance they hoped they would not need; by buying access to a social setting, a new group of friends, strangers whom they could trust... and to special social events.”^{xliii} Unlike other forms of volunteering, there was less burn-out and attrition.

These relationships of giving-and-getting, one to another, create community and make isolated residents into neighbors. **The ideal is not to be a Good Samaritan to strangers encountered once in a lifetime on the road or to maintain anonymous giving as the highest ideal but to transform the stranger and the needy into one’s neighbor in a neighborhood known for mutual responsibility**

and helpfulness. In Leviticus 19 and 25, the neighbor is the next-door neighbor and the brother is nearest of kin. The Bible appeals to existing relations and insists that they also be expressed in material and emotional aid. The Time Bank society seeks to rebuild neighborhood communities and brotherly networks by helping and being helped. Cahn says, "reciprocity can be the most powerful catalyst in a world where we interact [only with and as] strangers."^{xliv} In fact, one of the problems of the extended family as well as the neighborhood is that relatives and neighbors no longer have as many concrete roles to fulfill in terms of helping each other. Those tasks were parceled out to professionals – day care, nannies, sports teams, nursing homes: "What remained, when all these tasks were exteriorized, was the nuclear family held together less by the functions its members performed as a unit than by fragile psychological bonds that are all too easily snapped" (Alvin Toffler, *The Third Wave*). **"People need to be needed by each other in order to reinforce bonds of affection and love."**^{xlv} With the help of computerization in the Time Bank, each person can find - even across spatial and social distances - that person who can use my help and another person who can return the favor to me.

Such reciprocity makes giver and recipient equals because they all have something to give in skills or material goods or in time to spend on other's needs. **While a reductive single-criterion system of valuation, such as monetary value, creates embarrassing hierarchal comparisons between the haves and the have-nots, the exchange value of mutual aid begins with the differential that it is good that you have what I do not have, because then we can exchange and build bonds of mutual benefit.** No one needs to feel wholly dependent on the pity of others, because they buy their benefits with their own time and skill resources. The needy become paying customers for their own aid by giving hours of their own to others in need; **reciprocity enhances self-esteem, while one-sided transactions like charity undermine self-respect and exacerbate material neediness. Reciprocity also enhances the desire of donors** to give not only because they know they are being appreciated,^{xlvi} but also because they are not being exploited by parasites. Their volunteer gifts are not encouraging one-sided dependence but promoting mutual sharing in which everyone benefits and everyone contributes. "From each according to their abilities and to each according to the needs" applies to benefactors and beneficiaries. Everyone takes responsibility for one's own community within in the Time Bank society:

Cahn's approach adopts the ethical demand of Rabbi Ephraim Lunschitz (16th C., Lemberg, Poland), in his commentary on the verse about helping a traveler whose burden has fallen off his donkey:

*When you see the donkey of your enemy lying [collapsed] under its/his burden, if you would [wish to] stop and refrain from helping it/him, you must nevertheless help [raise it] **with** him. (Ex. 23:5)*

"The poor among our people who impose themselves on the community by refusing to work - though they are able - cry out that we do not supply them with their needs. However they are wrong! God did not command us to help them in those situations where they can help themselves." (Kli Yakar on Exodus 23:5)

Lunschitz insists on moral grounds that those being helped pitch in to help themselves as well. So too everyone who receives tzedakah must give tzedakah, as it says, “Even the poor who are supported by tzedakah *must* give tzedakah” (TB Gittin 7b). This halakha is not a form of tokenism for the Time Bank society, for what the poor can’t give in monetary terms; they can give in services that are really valuable. That service will be valued as long as it is not make-believe work just to keep busy or to prove you have a right to welfare checks. Cahn observes: “Beneficiaries of programs have capacity and can do things that they are rarely asked to do. They can contribute.”^{xlvii} The stereotype of the needy as unable to take care of themselves and unwilling to care for others, especially their benefactors, is overturned in this system. Cahn calls this relationship between givers and recipients “co-production,” for both sides give and thus produce what is needed for one another. **One-way acts of largesse must be replaced not by two-way transactions of *quid pro quo*, but by multi-directional transactions where I help you with one service, you help a third person with a different need and eventually the first givers also get what they need.**

What Cahn envisions is the **synthesis of tzedakah and *gemilut hasadim*, of charitable contributions and volunteer work, while transforming both into a give-and-take society of mutual assistance, not a society of altruistic saints of one-sided love and selfless *hesed*.** Paul Vallas, CEO of the Chicago Public School System wants a Time Dollar store where students pay with service learning and mentoring and earn tickets to concerts and sporting events.^{xlviii} Self-interest and altruism are combined. For similar reasons, a husband, according to rabbinic law, may not deny his wife the right to lend his kitchen appliances to friends or to keep her at home when she wishes to visit the sick and comfort the mourners because then they will not visit her and comfort her. **Interdependence is an ideal, a need and a right.** Even if the husband, for example, would rather that his wife close his door and maintain his household’s aloof self-sufficiency, he must allow her to borrow and lend from her kitchen, to visit and to comfort others and earn the benefit of being visited and consoled *in turn* when she mourns:

“If a husband foreswore the wife from engaging in the practice of lending or borrowing her housewares, which is the way of life of women neighbors... then [he must rescind the oath or] divorce her....

“If it is the practice for women to go out in a head-covering [a shawl, hood or cloak], then the husband must provide it, so she can go out to her parents’ home, to the house of mourners or the house of celebrants. For every woman has the right to visit her parents’ home, the house of mourners and the house of celebrants to render her friends and relatives acts of lovingkindness, *l’gmol hesed*, so that they too will visit her” [“for tomorrow she may die and who then will eulogize her?” - TB Ketubot 72a]. (Maimonides, Laws of Marriage 13:10-11)

Social life is give-and-take and the husband may not isolate his wife from that social exchange which is simply *gemiliut hasadim*.

Thus *gemilut hasadim*, acts of lovingkindness, should not be construed as one-sided, altruistic love but as the back-and-forth of reciprocal, covenantal love. While tending to the needs of the dead who have no relatives is called honorifically *hesed shel emet*, the “true” act of kindness, for there is no hope of return and that is more

altruistic, I believe that one should not denigrate the principle of reciprocity. In the Tanakh the original context in which this verb – *gomel hesed* – is used to speak of the moral expectation of requiting good for good and condemning one who responds to an act of generosity by “returning (= *gomel*)” evil for good. After King Saul has pursued David, his son-in-law and star general, into the Judean desert to kill him, David spares his life and asked him to submit to Divine judgment for his unjust suspicions. Saul admits that David is right, for “you granted (*gemaltani*) me a good turn, but I reciprocated (*gemaltikha*) with a bad turn ... and now may God compensate you with good in exchange for what you did for me today” (I Samuel 24:17-19):

"Each act in a system of reciprocity is usually characterized by a combination of what one might call **short-term altruism and long-term self-interest**. I help you out now in the expectation that you will help me out in the future... Together typically it makes every participant better off." (Robert Putnam, *Bowling Alone*, 75)^{xlix}

In the Time Bank, in spite of its banking metaphor drawn from the field of commercial profit-taking and mechanized record-keeping, the way indirect benefits are exchanged among its members actually deemphasizes the *quid pro quo* accountability. It is enough that there is a sense of fairness and a recognition that each incremental effort to give service is preserved and appreciated.

“[Time Dollar] sites have tended to emphasize the establishment of relationships among participants – building a sense of community – over formal rules for banking or service exchange. Programs have developed less as anonymous or mechanical exchanges than as community-member organizations.”^l

The Principle of Superfluity

As we saw above, in all the religious traditions the well-off are taught to see their surplus wealth as God’s allocation to the poor transferred through private accounts of those who are well-off but not belonging to them. In that sense it is not a sacrifice to give up what is not your own in the first place, and, besides, you win credits as transfer fee for allocating your tzedakah for the needy. Cahn points out how that rationale works in the practical world where individuals and companies have surpluses in time and materials that will not be used by the market economy but may be utilized by others and recognized and credited by society. The National Association for the Exchange of Industrial Resources and Gifts-in-Kind coordinate the charitable transfer of surpluses that would otherwise be dumped and thus earn federal tax credits, civic good will and free publicity. For example, Goodwill collects used clothing and toys for redistribution. But do not forget, says Cahn, the 20-30 years of healthy post-retirement time that might be donated by highly-talented individuals.^{li} That is an untold resource which the Time Bank seeks to harness especially with the increased leisure time and the longer, healthier retirement years of 21st century societies.

The Principle of Maimonidean Partnership and Co-Production

On the private, person-to-person level, Maimonides encourages those with disposable charitable capital to invest in a partnership with the poor entrepreneur. This is tzedakah that enables the recipient to become self-supporting. However Maimonides does not speak of the profit for the investor in such a partnership, for making a loan or giving a job to the poor. Donors have no expectations of a return on their tzedakah except perhaps to get back the principal. However, Cahn wants the donor to think more like an investor expecting a payback, and the recipient must also be seen as an investor sinking talent and time into this venture with a suitable expectation of profit. That is the logic, as we mentioned above, of **co-production**:

“Co-Production says: Pay for what you get by contributing what you can. It says, No more free rides. But it also says, we value what you can contribute; and we do not equate what you have to offer with how much money you can afford to pay.”^{lii}

Those in need must work to produce something of value to themselves and others. In that sense the economic model is central to the Time Bank. It is not merely a trick to manage altruistic feelings and to get the poor to emerge from their passivity. It is not a psychological sleight of hand, as a valued form of traditional tzedakah is, but a real formula for giving and receiving services worth money if they had not been volunteered.

Overcoming Shame at Dependency and the Covenantal Theology of Interdependency

"May this be a year of blessing when no one will need the financial aid one from the other." (High Holiday Mahzor, "*Seder Avodah*" from, the Yom Kippur Priestly Service)

"Inter-dependency is an ultimate datum of reality. To be fully human is to give up the quest for self-sufficiency and to be whole one must learn to love, to accept dependence, and to be able to say, honestly, 'I need you.'" - Rabbi David Hartman ^{liii}

"Time Dollars aren't really about money. They enable people to accept help without feeling diminished [since they have already paid for that help by helping others in equivalent units of time and service], and to give help without fear of rejection [since everyone has something valuable to give and all offerings are validated by the fact that someone in the exchange system has requested that service however 'unskilled' it may seem] or the feeling they are doing work that is 'beneath them.' That's a new kind of equalizer, a social etiquette that bridges, links, and facilitates." - Edgar Cahn ^{liv}

Both Edgar Cahn and David Hartman believe that the market economy and the cult of self-sufficiency have caused pathological distortion of human relationships that negatively affect helping one another. Regarding the devaluation of volunteer time, Cahn seeks to change the paradigms defining what is and is not valuable work and

the relationship of market and non-market exchange. Regarding meeting human needs and accepting help, David Hartman promotes a paradigm shift away from the Greek ideal of self-sufficiency as well as from the rabbinic shame at ever being economically independent. Cahn criticizes the **devaluation of givers of service (*gemilut hasadim*)**, especially caregivers and unpaid familial support of young, old and ill. Hartman^{lv} focuses on the **negative valuation of recipients of help who are regarded as shamefully dependent, while there is an unrealistic over-evaluation of those who remain aloof from interdependence**. He suggests that the abhorrence of dependence is related to shame at having bodily needs, while acceptance of one's vulnerabilities without shame leads one to accept other people's deficiencies without judgment. The ideal should not be a society of independents - socially isolated, self-sufficient, autonomous individuals - but of mutual dependents as covenantal partners of giving and receiving. **Interdependence is nothing to be ashamed of but something to celebrate. It is the essence of God's first reflection on human beings – *It is not good to be alone!* (Gen. 2:18)**. It is not the discovery of a mistake in design but the fundamental existential condition intended by God on which to build a covenant of love and care – first between man and woman, and then between human beings and God. While Hartman levels the playing field between giver and recipient by showing all are vulnerable and all are in need, Cahn equalizes the rich and poor by showing everyone is a potential giver, rich in often unused talents and resources that are actually needed by rich and poor alike.

Cahn and Hartman provide an implicit critique of many narratives of giving studied above: First, Cahn and Hartman dissolve the Talmudic and Maimonidean concern for the shame of the recipient within a context where all are exchanging with all. They dismiss as a damaging illusion the notion that adulthood and self-respect require individual self-sufficiency. One need not hide one's dependency. The unit of self-sufficiency is, as Cahn argues, the community, for taken together they have all the talents necessary to support one another, while individuals cannot be fully independent without cutting themselves off from humanity and cutting down their desires like Stoics. Being self-contained is not a human ideal for either Cahn or Hartman.

Second, Cahn rejects the human rights model of UDHR that insists on **entitlement or rights by all** to have their needs met by society through collective taxation and distribution – whether or not they make an equivalent contribution to the good of society and to their neighbor's needs. The Time Bank insists that one may not receive unless one gives, but all have something valuable to give. People are not defined by what they lack nor by what they have (self-sufficiency), but by what they can contribute that is valued by others who also have needs. Cahn writes:

“When I created Time Dollars, the logical side of me reasoned: People are assets; they are our real wealth. We have to redefine those activities we honor as work to include the tasks essential to our species, like rearing children, building community, caring for elders. We have to stop conceiving of the world as the sum of individual, private transactions and appreciate the importance of social networks and social capital built upon trust, reciprocity, and civic engagement.”^{lvi}

Restructuring some of the basic services from government welfare, Cahn wishes to return them to the community with what he calls its “invisible economy,” where

one neighbor helps another and is helped in return. It is invisible because economists and governments do not appreciate how much the neighborly favors accomplish in terms of labor essential to the functioning of any society. Cahn translates the political ethos that holds “there are no rights without correlative duties” into an economic ethos for the civil society that holds that “there are no credits earning reciprocal help without equivalent contributions.”

Third, Cahn revives the brotherly support system of Leviticus 25, but frees it from the limitations of genealogy. He reports on an ordinary Time Bank relationship, perceived by many to be extraordinary, in Miami:

“We see Daisy spending her Time Dollars. A slimly-built Cuban male knocks on her door and announces himself. ‘It’s Pepe. *Como esta?*’ He helps her to the car and belts her in. He turns to explain that he speaks only Spanish. ‘Sorry. My English, no good.’

“Daisy responds, ‘You’re a good *amigo*.’ Together, they walk slowly into a local supermarket. Daisy picks out her groceries, while Pepe pushes the cart. People turn and watch with interest.

“The voice-over notes, ‘That’s one of the unusual things about this program - the friendships it creates in this racially divided city [Miami].’ Time Dollar members seem oblivious to an otherwise pervasive racial divide. We start as strangers, and commercial transactions leave us as strangers. Time Dollar exchanges are clearly different. **We may start as strangers, but we end in a social network that feels like neighbors who know each other and like an extended family whose members can count on each other. Barriers fall.**”^{lvii}

While Maimonides praises anonymous giving, Cahn celebrates the overcoming of anonymity which, in modern society, is one of the greatest motivations for giving and receiving service to our otherwise unrecognized neighbors. Leviticus 25 is an emergency insurance program in case one’s economic base is lost, while the Time Bank is a constant exchange of everyday services - not necessarily crisis-oriented, and not usually financial. However, unlike Leviticus 25, the Time Bank cannot resolve issues of those poor in capital – such as returning one’s inherited land and one’s business capital. It chiefly concerns *gemilut hasadim*, not *tzedakah*. But in principle the Time Bank could be extended to embrace the model of the Hebrew Free Loan Society, just as it serves the functions of *Hevra Bikkur Holim* (Visit-the-Ill Society) or the *Hevra Kadisha* (Free Burial Society) that give service to their members first and then to the destitute.

Fourth, Cahn, like Maimonides’ highest form of *tzedakah*, treats the needy as potential generators of income who only need an opportunity to prove themselves. As Cahn says, “we have to start with what people can do, not with what they can’t do.”^{lviii} However Cahn imagines mutual helping while Maimonides assumes a fundamental class divide between the giver/investor and the recipient.

Fifth, Cahn develops the Jewish and Protestant dignity of labor but focuses its value not only on one’s ability to support oneself, but on one’s ability to contribute to others in all areas of life. Like Luther and Calvin, for Cahn one’s basic calling is to

serve the needs of one's neighbor, but Cahn uses the market exchange metaphor - not the altruistic love image of Christianity.

Sixth, Cahn deflates the value of *hesed* and charity whose self-congratulatory appeal is often their altruism. For Cahn, the key to valuing human beings is to give them credits, time dollars, recognition of value contributed in terms of their own earned entitlement to receive services in return. Unlike Maimonides, Cahn does not have to hide the altruistic aid for the poor under the guise of a commercial loan or a business partnership lest the recipient be insulted and reject it. For the recipient is first and foremost "a giver" before becoming "a taker" because all forms of giving – financial and social – are equated as hours of service in which all are rich enough to share.

In conclusion to our trilogy on giving let us give the last word to Rabbi Jonathan Sacks, who eloquently praises everyday acts of tzedakah and *hesed*. He lionizes here not heroic self-sacrificing giving and not world-redeeming *tikkun olam* but the everyday ways we make a difference in the lives of others and thus make our own lives meaningful:

"The desire to give is stronger than the desire to have. This alone is enough to defeat cynicism and fatalism about the human condition. Happiness is the ability to say: I lived for certain values and acted on them. I was part of a family, embracing it and being embraced by it. I was part of a community, honoring its traditions, sharing its griefs and joys, ready to help others, knowing that they were ready to help me. I did not only ask what I could take; I asked what I could contribute. To know that you made a difference, that in this all-too-brief span of years you lifted someone's spirits, relieved someone's poverty or loneliness, or brought a moment of grace or justice to the world that would not have happened had it not been for you. These are as close as we get to the meaningfulness of a life, and they are matters of everyday rather than heroic virtue."^{lix} - Chief Rabbi Lord Jonathan Sacks

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- ⁱ Martha Nussbaum, *Upheavals of Thought*, 298
- ⁱⁱ Marc Schneier, *Shared Dreams: MLK and the Jews*, 85-91
- ⁱⁱⁱ *Righteous Indignation*. edited by Or Rose.
- ^{iv} Irving Greenberg, *The Jewish Way: Living the Holidays*, 124
- ^v Martin Luther King, jr., “The Ethical Demands of Integration” (May, 1963) in *Religion and Labor*
- ^{vi} Rabbi Irving Yitz Greenberg, “Personal Service: A Central Jewish Norm for Our Time” in *Contact* #4:1, 3-4
- ^{vii} Greenberg, “Personal Service,”3-4
- ^{viii} Greenberg, “Personal Service,”1, 3-4
- ^{ix} Greenberg, “Personal Service,”3-4
- ^x J. B. Soloveitchik, *Family Redeemed*, 134
- ^{xi} J. B. Soloveitchik, *Family Redeemed*, 136-137
- ^{xii} J. B. Soloveitchik, *Family Redeemed*, 134
- ^{xiii} *Duties of the Heart* (Gate 3, introduction)
- ^{xiv} J. B. Soloveitchik, *Family Redeemed*, 140
- ^{xv} J. B. Soloveitchik, *Family Redeemed*, 141
- ^{xvi} J. B. Soloveitchik, *Family Redeemed*, 143
- ^{xvii} J. B. Soloveitchik, *Family Redeemed*, 145-146
- ^{xviii} J. B. Soloveitchik, *Family Redeemed*, 145-146
- ^{xix} J. B. Soloveitchik, *Family Redeemed*, 146
- ^{xx} On Julitta the Martyr 7, PG 31. 253C-D.
- ^{xxi} Cited in Soma Hewa, “The Protestant ethic and Rockefeller Benevolence: The Religious Impulse in American Philanthropy” in *Journal for the Theory of Social Behavior* 27 #4 (1997), 419-452, cited in Arthur Brooks, *Who Really Cares: The Surprising Truth about Compassionate Conservatism*, 138
- ^{xxii} Unlike Maimonides who does not mix his comfort with spiritual preaching, Basil's rhetoric serves as a higher form of nourishment offered to the famine victims in addition to aiding the physically starving. Basil “provided the nourishment of the Word and that more perfect good work and distribution being from heaven and on high; if the bread of angels is the Word, whereby souls hungry for God are fed and given to drink, and seek after nourishment that neither diminishes nor fails but remains forever; thus [i.e., by his sermons] this supplier of grain and abundant riches [he who was] the poorest and most needy [person] I have known, provided, not for a famine of bread or a thirst for water, but a longing for the truly life-giving and nourishing Word, which effects growth to spiritual maturity in those nourished well on it.” (Gregory of Nazianzus) (Cited in Susan Holman, *The Hungry*, 72)
- ^{xxiii} E. J. Hobsbawm, ‘Fraternity,’ in *New Society* #34, 1975: 471, 473
- ^{xxiv} R. Titmuss, *The Official*, 506, 508
- ^{xxv} “A debtor is a pauper who has borrowed [some money for the execution of something] righteous or something permissible. If he should borrow the money for an evil purpose he should not be given it unless he should repent. If he were rich, his debt should not be settled [with money from the *zakat* funds] unless he had incurred his debt for the welfare [of the community] or for the settlement of a dispute or an outbreak [of violence].” (Al-Ghazzali, *The Mysteries of Almsgiving* – Chapter III On the Recipient , On the Grounds for the Claim and the Duties of Receiving, 59)
- ^{xxvi} Erich Fromm, *The Art of Loving*, 22-24
- ^{xxvii} D. Hartman, “Moral Uncertainty”
- ^{xxviii} See Trilogy Book Two Chapter 22.
- ^{xxix} David Hartman, *A Living Covenant*, 273
- ^{xxx} Hartman, *A Living Covenant*, 273
- ^{xxxi} Hartman, “A Living Covenant, 273
- ^{xxxii} Edgar Cahn, *No More Throw Away People*, 4
- ^{xxxiii} “Cahn began his odyssey into the non-market universe in 1980 when he was flat on his back in the hospital, recovering from a heart attack. Cahn suddenly experienced a wave of revulsion at being inert and useless. An enormously capable man, he had suddenly become the passive recipient of everyone else's help. He realized, with a shock, that his was an everyday experience for the poor, disabled and elderly. As he contemplated his own predicament, Cahn had a striking insight about the limitations of the “helping professions” and the market system. They objectify people. They do not engage their humanity or elicit the basic skills, energy, and simple decency that we all have. People who are old, poor, disabled or uneducated have worthwhile contributions to make to their communities. But how,

practically speaking, can those gifts be mobilized? Cahn became incensed that the market and social welfare system essentially discard people who have no marketable value. They offer patronizing charity or contemptuous neglect, but not dignified engagement.” (*No More Throw Away People: The Co-Production Imperative* by Edgar Cahn reviewed by David Bollier, posted Apr 26, 2005)

^{xxxiv} See Cahn, Edgar S. *No More Throw Away People*, (2004), and Cahn, Edgar S., "Time dollars, work and community: from 'why?' to 'why not?'" *Futures* 31 (1999) cited in Wikipedia

^{xxxv} See Cahn, Edgar S. *No More Throw Away People*, (2004), and Cahn, Edgar S., "Time dollars, work and community: from 'why?' to 'why not?'" *Futures* 31 (1999) cited in Wikipedia

^{xxxvi} “Unleashing Our Hidden Wealth,” by Edgar Cahn posted May 20, 2004 on web

^{xxxvii} *No More Throw Away People: The Co-Production Imperative* by Edgar Cahn reviewed by David Bollier

^{xxxviii} Cahn, *No More*, 171-172, 177

^{xxxix} Cahn, *No More*, 24

^{xl} Cahn, *No More*, 49

^{xli} Cahn, *No More*, 50-51

^{xlii} Edgar Cahn, *No More*, 50-51

^{xliii} Cahn, *No More*, 126

^{xliv} Cahn, *No More*, 143

^{xlv} Cahn, *No More*, 116

^{xlvi} Cahn, *No More*, 145

^{xlvii} Edgar Cahn, *No More*, 23

^{xlviii} Cahn, *No More*, 128

^{lix} Cahn, *No More*, 169

^l Cahn, *No More*, 170

^{li} Cahn, *No More*, 130, 141

Cahn does not speak as much of the ancient model of giving as stewardship, however he has contributed one powerful contemporary meaning to this notion by using an ecological motif. Ecology is concerned not with surpluses but with deficit spending of ostensibly public resources for earthly survival like air and water. Industrial and commercial development has used up these resources and only now are the economic let alone social and health "costs" being recognized and the market forces asked to help fund clean up and regulation. In the same sense Cahn argues that social capital has been used up by market society that relies on safe street, productive and well-educated workers and socially adjusted citizens in order to function. The economic costs of foster care, old age care, drug rehabilitation, crime and so on is enormous because society has not supported its families, neighborhoods and religious institutions to help one another. (Edgar Cahn, *No More Throw Away People*, 133)

^{lii} Cahn, *No More*, 57

^{liii} D. Hartman, "Moral Uncertainty"

^{liv} Cahn, *No More*, 12

^{lv} Rabbi David Hartman, "Moral Uncertainty in the Practice of Medicine from *Joy and Responsibility* (Shalom Harman Institute, 1978).

^{lvi} "Unleashing Our Hidden Wealth," by Edgar Cahn posted May 20, 2004 on web

^{lvii} Cahn, *No More*, 14

^{lviii} Cahn, *No More*, 24

^{lix} Cited without further reference in David and Elyse Moss, *Building a Life of Giving Together: Tzedakah and the Remarkable Legacy of Maurice and Vivienne Wohl* (Joint Distribution Committee, 2011)