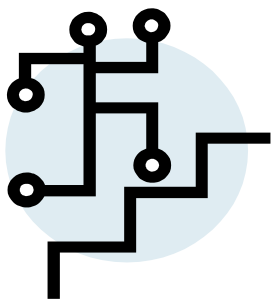


# Chabad JCC 2013 Year End Gifting Campaign

Chabad has been serving the international Jewish community since the 1750's . Anshe Sholom Kew Gardens Jewish Center Inc. established in 1935 has graciously served the Queens Jewish community until 2007 when it merged with Chabad of the Gardens-Forest Hills and has completely overhauled it's efforts with one mission in mind, to reach out to every Jew of our neighborhood and offer them an opportunity to discover and explore their great Jewish heritage through Jewish education and hands on practice.



*Chassidic philosophy teaches, if you don't increase you are decreasing, like all living matter, one must always grow in Judaism.*



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BS"D

## **ANSHE SHOLOM CHABAD JCC**

*Where every Jew is Family!*



# Tithing,

It's more than Just giving!

**“Simplifying  
the Mitzvah of Tithe”**

By Rabbi Mordechai Z. Hecht

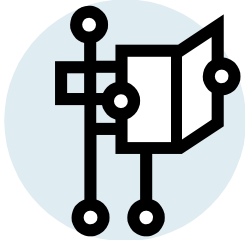
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# Tithing,

# it's more

# than just giving.

The Torah does not mention anything about “pausing” tithing. Neither does it say that we will receive great punishment if we do not tithe.



*The Torah is our life - long guide, embrace it and you will find sound advice.*

The tithe, which is a scriptural mandate, was not instituted for God's benefit, because He already has all the money He needs. He does not need our money.

So why does He ask us to give 10% to Him, so

to speak? **Tithing was created for our benefit.** It is to teach us how to keep God first in our lives and how to be unselfish people. Giving people make better husbands, wives, friends, relatives, employees and employers. God is trying to teach us how to prosper over time.

Many people have observed that after they stopped tithing, their finances seemed to get worse. In the Book of Malachi, God promises that if you do not rob Him of your tithing, He will rebuke your devourers and protect you.

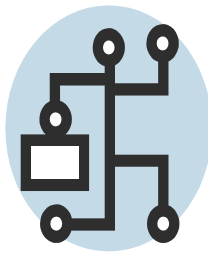
**If you cannot live off 90% of your income, then you cannot live off 100%.**

It does not require a miracle for you to get through the month. I think that if you sit down and look at your budget, you will see that you can make it while giving at least 10%. Study Torah and take from it what you will, and if you tithe, **do it out of love for God, not guilt.**

*I do not beat people up for not tithing because that's not the Chabad way, certainly do not, but do let me encourage you to tithe and to keep tithing.*

## Some Steps to Tithing While in Debt

If you really want to tithe, and you really want to pay off your debt, **here would be my steps to start:**



*Every complex situation in life requires a plan, make a plan, set a goal, and with commitment no doubt you will reach it.*

**Tithe** – Give 10% of your gross income to your local Chabad or Jewish community center this month.

**Pay** – Pay at least the minimum payments of your debts.

**Eliminate** – If that makes your monthly budget tight, then you need to get rid of something (eating out too much, gym or spa membership, TV, Cable, splurging on unneeded items, – how serious are you willing to get).

**Look** – Pray and be on the lookout that G-d sends you extra funds or gives you an opportunity to make extra

funds to attack that debt quickly.

**Pray** – Pray that God multiplies what you give now and that it changes lives all around the world.

**Work** – Work to a place financially where you can give above and beyond.

You will be amazed during this time how G-d transforms your heart, enlarges your faith, and makes you more like Him.

**It is a gift to give,** and I pray that you can experience watching G-d do amazing things with his children's obedience.

**One of the most frequented asked questions I receive from people concerning giving is: “should I tithe while in debt?”**

My short answer is: yes.

Now, here is the medium answer concerning why I say, “yes.”

Here are some of the common objections:

**“Don't I have an obligation to pay off my debt?”** Absolutely, it is scriptural. The Torah teaches us that it is a wicked person who borrows and does not repay (Psalms 37:21). Paying off debt on time is a great idea as well.

**“What if I don't feel like giving? I thought G-d loves a cheerful giver.”** He does love a cheerful giver, so it is unfortunate when we don't feel like giving. Just because you can't have happiness when you give doesn't mean that you can't find joy in doing something even when it seems difficult.

**“What if I don't give now so I can give more sooner when I'm out of debt?”** How do you know that G-d doesn't want to use your smaller financial amount to meet a great need now? Sure, you could give a greater amount one day, but there are needs today. And if you give what you can now, that sure is a lot better than nothing - until a date in the distance.

**“I'm just going to finish paying this debt and then start to give.”** Let's be real and honest -Most people who use that line of reasoning find something else glittering to go into debt with when the previous debt is paid.

**“It is so tight, I don't know if we could make it by giving at least 10%.”** That's where faith comes in. If you are really serious about giving and the finances are tight, you will be able to figure it out. It might require some sacrifice, but you CAN do it.