



# CHICAGO RABBINICAL CURRENTS

August 2025

Volume II Issue 5

מנחם אב תשפ"ה

## TZEDAKA & MAASER

By Rabbi Yisroel Langer

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There are multiple times that the Torah commands us to give *tzedaka*.<sup>1</sup> One who is aware of a poor person trying to collect money for his basic needs and ignores his plight is in violation of "לא תאמץ את לבבך ולא תקפוז את ירך מאחיר האביון" – 'Do not harden your heart or close your hand from helping your brother that is destitute.' The amount of money that one should give to *tzedaka* is in accordance with what one could afford. One who is poor and can't afford to give much, is still required to give a minimal of a third of a shekel per year which currently equals approximately \$7.50.<sup>2</sup> Aside from the basic *mitzva* of *tzedaka* one should also set aside at least a tenth of their earnings to give to *tzedaka*; this is known as *maaser*. It is praiseworthy for one to give away a fifth of their earnings to *tzedaka*; this is commonly referred to as a *chomesh*.<sup>3</sup> There is a discussion amongst the *poskim* if *maaser* is a Torah requirement, *m'drobanon* or just a *minhag*. We follow the view that it is a *minhag*, and therefore one who genuinely can't afford to give *maaser* is exempt from doing so. When approached by a poor person for *tzedaka*, one is required to give him something of value (e.g. a dollar<sup>4</sup>) as the *possuk* says "אל ישוב דך ככלם" – Don't shame the poor person by not giving him anything.<sup>5</sup> Even one who can't afford to give *maaser* should do his best not to turn away a needy person without anything.

### Maaser

Aside from the tremendous reward that a person receives in the World to Come for giving *maaser*, he is also assured wealth and prosperity in this world. *Chazal* derive this from the *possuk* "עשר בשביל שתתעשר" that "עשר תעשר" – Give *maaser* so that you become wealthy. In fact, the Rema says that although one is never allowed to "test" Hashem, when it comes to giving *maaser* it is permitted to test Hashem as to whether one will become more prosperous as the *possuk* says "ובחנוני באזאת."<sup>6</sup> In situations in which one is unsure as to whether he owes more money to *maaser*, one has a right to be lenient and not give more as it is only a *safek minhag*,<sup>7</sup> however Harav Chaim Kanievsky zt"l says that his father, the Steipler, advised him to always be strict when it comes to *maaser* and give more, because by giving *maaser* one never loses.<sup>8</sup>

### Calculating Maaser

Ideally, one should keep an exact *cheshbon* as to how much money he owes to *maaser*. This could be done by recording all income, expenses incurred in producing that income, and

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1. "פתוח פתח את ירך לו" (דברים טו:). ועוד. 2. Y.D. 249:2. 3. Y.D. 249:1. 4. The Rambam cited by the Rema Y.D. 249:4 states that you can fulfill this obligation by even giving him one fig which may arguably be less than the value of a *perutah*. However, *meshulachim* that come collecting for themselves in today's day in age would likely be insulted to receive just a small coin or a fig, therefore we suggested a dollar as the minimum amount of money that a person should give. 5. Rema Y.D. 249:4. 6. The Rema mentions an opinion that only when it comes to *maaser* on grain is it permitted to test Hashem, but see *Chofetz Chaim* in *Ahavas Chesed* Ch. 18:1, who follows the opinion that permits it for *maaser kesafim*. If one does give *maaser* and is not becoming wealthy, he should understand that Hashem knows that it is not best for him to become rich (Harav Chaim Kanievsky zt"l in *Derech Emunah*, *Matanas Aniymim* Ch. 7 *tziyun halacha* s.k.68). 7. *Avnei Yashpei* cited in *B'orach Tzedaka* p. 442. 8. *Derech Sicha* Vol. 2 p. 469.



## PUREEING PRODUCE

by Rabbi David Cohen

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The Kashrus department recently established updated guidelines for the pureeing of produce. They are based on the halachos in this article.

If some non-kosher food gets mixed with kosher food, the mixture will often be permitted if there is just a tiny bit of non-kosher and there is no way to find and remove it from the mix. Two limitations to that halacha are relevant to our topic. One is that a whole insect (*berayah*) cannot be *batei* (nullified), and for that reason, our discussion will focus on pureed foods where the likelihood is that any insects have been broken apart and are no longer whole.

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# Tzedaka & Maaser

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money given to *tzedaka*. By doing so one will be certain that they don't underpay on their obligations towards *maaser*. It is a *machlokes haposkim* if one may just give extra money that will definitely exceed one-tenth of his profits, towards *maaser*, rather than trying to keep an exact calculation. The *Chavas Yair*<sup>9</sup> says that it is not permitted as the *mishna* states "אל תרבה לעשר אומדות". The *Kneses Hagedolah*<sup>10</sup> concurs with this and says that one should be careful not to give less or more than the requisite amount of *maaser* "כי למעשר יש סוד ויסוד". The *Sefer Mishnas Chachamim* disagrees and says that one may give an amount to *maaser* if it will definitely exceed the required one-tenth of profits. He argues that the *mishna* of "אל תרבה לעשר אומדות" is only discussing *maaser* on grain and not money. Some suggest<sup>11</sup> that for one who wants to be strict in accordance with the opinion of the *Chavas Yair* but finds it too difficult to come up with an exact calculation as to how much *maaser* he owes, should give extra money and stipulate that the amount of money that is equal to one-tenth of his net profits should have the status of *maaser*, and that the money given that exceeds this should have the status of regular *tzedaka*.

In determining how much *maaser* is necessary to take off on their income earned, one is allowed to subtract any expenses incurred that enabled them to make a profit. Therefore, the *poskim* allow one to subtract income tax, social security tax or real estate taxes paid on investment property from their profits, but not real estate taxes paid on one's personal house as this is an expense that would have to be paid regardless of whether one had income.<sup>12</sup> Childcare costs that otherwise wouldn't have been paid if a parent(s) wasn't working, gas used to go to and from work, travel expenses, advertising costs, money spent to learn a profession, office space needed to run a business etc. all qualify as business expenses that may be subtracted from one's "*maaser* income."

When one makes money upon receiving a paycheck, profits in a business venture, has a financial gain from the selling<sup>13</sup> of a stock in the stock market, receives a monetary gift, earns interest in a bank, or is the recipient of an inheritance then *maaser* should be separated (even though the one who passed away already took *maaser* off on their earnings).

The *poskim*<sup>14</sup> say that one who does a lot of trading in the stock market does not need to separate *maaser* immediately upon selling a stock for a profit. Rather, one could designate a certain date in the year (for example January 1<sup>st</sup> or *Rosh Hoshanah*) in which he will calculate all the stocks that were sold for a loss and subtract them from all the stocks that he sold for a gain over that period and the net profit (after taxes) would be subject to *maaser*. Likewise, if someone has multiple businesses, some are profitable and others are not, the *poskim* allow one to offset the losses from the profits of that year.<sup>15</sup>

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9. Cited by *Pischei Teshuvah* Y.D. 249:2. 10. *ibid*. 11. *Kovetz Psakim* p. 318. 12. *Igros Moshe* Y.D. 143; see *Minchas Yitzchok* V. 5 *siman* 34 and *Shevet Halevi* V. 5 *siman* 133:5 who say if one is having a difficult time making a *parnassa* they may subtract all taxes, even real estate tax on their personal home. See also *Teshuvah* from HaGaon R' Shlomo Zalman Auerbach zt"l printed in *sefer B'orach Tzedaka Teshuvah* 11 and 12 on p. 326. 13. HaGaon R' Moshe Feinstein zt"l ruled that it is not necessary to take off *maaser* on a stock that went up in value until it is sold. (oral ruling heard by Rabbi Y.E. Forchheimer cited in *Kovetz Psakim* ch. 15:14). 14. Harav Nissim Karelit cited in *B'orach Tzedaka* ch.9 note 3 and *Avnei Yashpei* V.3 *siman* 89. 15. See *Pischei Teshuva* (Y.D. 249 s.k. 1) who cites different opinions as to whether one is permitted to use the losses of one business to offset the gains of another business. Harav Moshe Feinstein zt"l (*Igros Moshe* Y.D. V. 1 *siman* 143) follows the lenient view.



## PUREEING PRODUCE

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A second rule is that *bitul* is only effective if it happened accidentally, but one may not intentionally add a bit of non-kosher into food based on the assumption that it will be *batel*. What about if a person wants to puree broccoli, kale, strawberries, or some other vegetables which are known to be infested with insects? Should we view this as if he is "intentionally" adding those insects into his smoothie? Or should we say that he is blending vegetables, and the insects are getting in "accidentally?"

The *Poskim*<sup>1</sup> say that the answer to this question depends on the level of infestation, and more specifically there must be a reasonable possibility that the vegetable is free of infestation. In other words, the person may only puree those vegetables which are occasionally infested (known as "*miut hamatzui*"), which means there is a realistic chance that this batch has no bugs in it. If, however, it is a vegetable that is often infested (known as "*muchzak b'tolaim*"), the likelihood of insects is so high that it is viewed as if the person is consciously adding the insects to the mix.<sup>2</sup>

The accompanying chart divides fruits and vegetables that will be pureed into three general categories. The first – indicated with a checkmark (✓) – are so rarely infested that they can be eaten without any checking, even if they are not pureed. The second – indicated with a checkmark and a superscript "P" (✓<sup>P</sup>) – are foods which are infested to the level of *miut hamatzui* and would require washing or checking before eating as-is but may be included in a pureed food without checking, as explained above.

The last are those which are so infested (*muchzak b'tolaim*) that meaningful washing is required to lower the infestation level to the point that pureeing will be permitted. The number and type of washing fluctuates from item to item (as indicated on the chart) based on infestation level and the effectiveness of washing for each item. Bear in mind that these washing recommendations are specific to a situation where the food will be pureed and are likely insufficient for someone who wants to eat one of these fruits or vegetables as-is.

The determination of which category each vegetable belongs in, and which type of washing is potentially required before pureeing, involves considerable research and testing. The ongoing project to establish and maintain that information is overseen by Rabbi Yisroel Langer, *Dayan Kavua* at the cRc Beth Din and Rabbinic Coordinator at cRc Kosher, under the direction of Rav Yona Reiss, Av Beis Din of the cRc.

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1. See *Shulchan Aruch* YD 84:13, *Shach* 84:40, and *Teshuvos Rebbe Akiva Eiger* YD 77. 2. Additionally, if the vegetable is *muchzak b'tolaim*, our ability to assume all *beriyos* (complete insects) were broken apart will be dependent on the level of pureeing, and in turn, that might prevent *bitul* from being effective.

### EXPLANATION OF THE CHART

The general requirements to remove insects from produce are somewhat relaxed when that produce will be pureed before consumption. The information given below relates to fruits and vegetables which will be pureed for soup, smoothies, kugel, and similar items.

These guidelines do not apply to “U-Pick” or home-grown produce, which tend to be more infested than commercially sold items. All recommendations apply equally to fresh or frozen items, unless otherwise noted.

In this context, “frozen” refers to items which were frozen by the manufacturer. In choosing a blender, be sure that it has enough torque/friction to thoroughly puree the produce. Otherwise, add several ice cubes to the mix to increase torque.

**WASH** The “Wash” noted below refers to the following: Soak and agitate the produce in soapy water for approximately one minute before pureeing, using enough soap or vegetable wash to make the produce feel slippery. For frozen items, allow the outer layer to thaw before washing. For items that require multiple washes, you should alternate between soapy-water washes and plain-water washes.



Use the **KEY** on the next page for details on the letters and numbers (e.g., B, C, P, 1, 2) in this chart. ►

FOOD ITEM	STANDARD	ORGANIC
Acai berries, pureed	✓	✓
Alfalfa sprouts	✓	✓
Apples	✓	✓
Apricots	✓	✓
Artichoke bottoms	✓	✓
Artichoke hearts, all leaves plucked off	2	2
Arugula	1	3
Asparagus, green	2	3
Asparagus, white	✓	✓
Avocado	✓	✓
Banana	✓	✓
Basil, dried	✓	✓
Basil, fresh	1	3
Bean sprouts	✓	✓
Beets	✓	✓
Bell pepper, fresh, stems cut off	1	1
Bell pepper, frozen	✓	✓

FOOD ITEM	STANDARD	ORGANIC
Blackberry, fresh	2	3
Blackberry, frozen	✓ <sup>P</sup>	2
Blueberry, fresh rinsed before use	✓ <sup>P</sup>	1
Blueberry, frozen	✓	✓ <sup>P</sup>
Bok choy	2	2
Broccoli	B	B
Broccolini	B	B
Brussels sprouts, each layer peeled off	2	3
Butternut squash	✓	✓
Cantaloupe	✓	✓
Carrots	✓	✓
Cauliflower	C	C
Caulilini	C	C
Celery	1	1
Chard	2	3
Cherries	✓	✓
Chili peppers	✓	✓
Chives, fresh	✓ <sup>P</sup>	1

FOOD ITEM	STANDARD	ORGANIC
Cilantro, fresh	1	3
Cinnamon	✓	✓
Collard greens	2	3
Corn after husks removed	✓ <sup>P</sup>	✓ <sup>P</sup>
Cranberry	✓	✓
Cucumbers	✓	✓
Dates, dried	✓ <sup>P</sup>	✓ <sup>P</sup>
Dates, fresh	✓ <sup>P</sup>	✓ <sup>P</sup>
Dill, dried	✓	✓
Dill, fresh	1	3
Dragon fruit	✓	✓
Edamame	✓	✓
Eggplant	✓	✓
Garlic, fresh rinsed before use	✓ <sup>P</sup>	✓ <sup>P</sup>
Grapes rinsed before use	✓ <sup>P</sup>	✓ <sup>P</sup>
Herbs, including those grown indoors at home	1	3

FOOD ITEM	STANDARD	ORGANIC
Honeydew	✓	✓
Kale, fresh	3	5
Kale, triple washed	2	3
Kiwi	✓	✓
Leeks	1	1
Lemon	✓	✓
Lime	✓	✓
Mango	✓	✓
Melons	✓	✓
Microgreens	1	2
Mushroom, Baby Bella	✓	✓
Mushroom, Button	✓	✓
Mushroom, Morel rinsed before use	✓ <sup>P</sup>	✓ <sup>P</sup>
Mushroom, Oyster rinsed before use	✓ <sup>P</sup>	✓ <sup>P</sup>
Mushroom, Porcini rinsed before use	✓ <sup>P</sup>	✓ <sup>P</sup>
Mushroom, Portobello	✓	✓

FOOD ITEM	STANDARD	ORGANIC
Mushroom, Shiitake rinsed before use	✓ <sup>P</sup>	✓ <sup>P</sup>
Mustard greens	1	1
Nectarines	✓	✓
Nuts	✓	✓
Onions	✓	✓
Papaya	✓	✓
Parsley, dried	✓	✓
Parsley, fresh	1	3
Parsnip	✓	✓
Passionfruit	✓	✓
Peaches	✓	✓
Pears	✓	✓
Peas	✓	✓
Pineapple	✓	✓
Potatoes	✓	✓
Pumpkin	✓	✓
Raspberry, fresh	2	3
Raspberry, frozen	✓ <sup>P</sup>	2

FOOD ITEM	STANDARD	ORGANIC
Rutabaga	✓	✓
Scallions	✓ <sup>P</sup>	✓ <sup>P</sup>
Seeds (assorted)	✓	✓
Spinach, fresh	2	3
Spinach, frozen	1	2
Spinach, triple washed	2	2
Strawberry, fresh	S	S
Strawberry, frozen	✓ <sup>P</sup>	✓ <sup>P</sup>
Sunflower seeds	✓	✓
Sweet potato	✓	✓
Thyme, dried	✓	✓
Thyme, fresh	1	3
Tomatoes	✓	✓
Turnip	✓	✓
Watermelon	✓	✓
Yams	✓	✓
Zucchini	✓	✓

See page 3 for the definition of the term "wash" used in the KEY below

✓	May be eaten or pureed without any washing Superscript "P" (✓ <sup>P</sup> ) indicates that this item is only acceptable for use in pureeing
1	Wash once before pureeing
2	Wash twice before pureeing
3	Wash three times before pureeing
5	Wash five times before pureeing

B	Break into small florets and soak in warm water for 20 minutes. Then wash 3 times if it was grown non-organic or 5 times if it is organic produce.
C	Break into small florets and then wash once before pureeing
P	Acceptable for use in pureeing without any washing
S	Agitate vigorously in very soapy water, and a second time in plain water before pureeing. For non-organic strawberries, you can skip the plain-water wash.







## Tzedaka & Maaser

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There is a dispute amongst the *poskim* if one needs to take *maaser* on non-monetary gifts. Harav Moshe Feinstein zt"l<sup>16</sup> and Harav Shlomo Zalman Auerbach zt"l<sup>17</sup> opine that one should. Reb Moshe qualifies this only to items that a person would have bought on their own even if they had not received this as a gift. The value of the item received as a gift would be determined by how much the recipient would have paid for it. If the recipient wouldn't have purchased the item for themselves then Reb Moshe agrees that no *maaser* has to be taken on it. The Chazon Ish<sup>18</sup> disagrees and holds that one separates *maaser* only for monetary gifts. Many are lenient in accordance with this opinion.<sup>19</sup> If one ultimately sells the gift or redeems it for money, then *maaser* should be taken off according to all opinions.<sup>20</sup> Likewise, when one receives stocks as a gift, *maaser* should be taken off after selling the stock.<sup>21</sup> Whether an employee who receives free or subsidized insurance from their employer as a perk needs to take off *maaser* would seem to be dependent on the above argument. According to all opinions, if the employer gives an option for money in lieu of taking out a policy, then *maaser* would certainly have to be taken off even if the employee opts for the insurance.

If one receives a monetary gift, then all agree that *maaser* needs to be taken.<sup>22</sup> If the monetary gift is being given for the purpose of helping someone pay his rent, mortgage, Yom Tov expenses, or any household expenses as parents sometimes do to help out their married children then *maaser* does not have to be taken.<sup>23</sup> Likewise, *poskim*<sup>24</sup> say that if one receives a monetary gift with the instructions or understanding that the

money is meant to be used to buy a specific item then *maaser* does not have to be taken off upon receiving the money assuming that the item was indeed purchased.

The *Rema*<sup>25</sup> quotes the opinion of the *Mahril* that *maaser* money should be used exclusively to assist poor people.<sup>26</sup> However, common custom is to follow the opinion of the *Mahram*<sup>27</sup> who allows *maaser* money to be spent on any *mitvah* that one isn't obligated to do. For example, one may donate to a yeshiva or shul, or donate *seforim*



that are needed for public use, or contribute toward any form of *harbatzas* Torah, upkeep of a *mikvah* or *beis din* and the like. Ideally one should stipulate at the time when they undertake to fulfill the mitzvah of *maaser* that they wish to use the *maaser* funds towards *mitzvos* as well.<sup>28</sup> Money that one is obligated to pay cannot come from *maaser* money. Therefore, membership dues,<sup>29</sup> tuition costs,<sup>30</sup> purchase of matzah for Pesach etc. although it is money that is wisely spent, cannot come from one's *maaser* account. If a person's tuition is higher than the real cost to educate

their child because of other families that can't afford to pay full tuition, the difference between those amounts can be taken from *maaser*.<sup>31</sup> If one could send their child to a school that has a lower tuition cost but chooses the more expensive school as it has a better education, the difference between the cost of those schools could come from *maaser*.<sup>32</sup> There is a difference of opinion as to whether one could use *maaser* money to pay for post-high school programs (i.e. Bais Medrash and seminary). Some<sup>33</sup> suggest that since there is no obligation for one to send their child to these programs, the tuition could come from *maaser*, while others<sup>34</sup> say that one should avoid using *maaser* money since social norms are for parents to pay for this, and it is tantamount to something which is an obligation. One who has difficulty in affording *maaser* may rely on those who are lenient. If one hires a private tutor for their child who is struggling and can't keep up with the class, that fee becomes like an obligation upon the parents and *maaser* money can't be used.<sup>35</sup> However if the tutor is hired to teach the child more than what is required of the child, that could come from *maaser* money.<sup>36</sup>

One who buys an *aliyah* in shul may use *maaser* money for the purchase; however if at the time of the purchase he was not intending to use *maaser* money then the money owed to the shul becomes an obligation and can no longer be paid from *maaser* money.<sup>37</sup> Likewise, if someone undertakes to support his son-in-law learning in Kollel for X number of years, as long as he had in mind from the outset to use *maaser* money, he may do so.

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16. *Shu"t Divrei Chachamim Hilchos Tzedaka*:10 (p.485), *Ohelei Yeshurun* V. 1 note 21. 17. *Kuntres Kol Torah Choveres* 39 P. 93 #6. 18. *Orchas Rabbeinu* V. 1 P. 296. 19. Harav Nissin Kareletz zt"l cited in *B'orach Tzedaka* p. 372 says that it is our custom to follow the lenient view. 20. *Kovetz Psakim* Ch. 13:27. 21. *Ibid*:28. 22. *Derech Emunah* (Ch.7 *tziyon halacha* #67) in the name of the Chazon Ish. 23. *ibid*. 24. *Sefer B'orach Tzedaka* p. 364 citing Harav Nissin Kareletz zt"l. It stands to reason that according to Reb Moshe zt"l cited above, who holds that even non-monetary gifts that would have been purchased by the recipient need to have *maaser* taken off, so too in this situation if the item being purchased with the money would have been purchased anyway, then *maaser* should be taken on the money received. See also *Derech Emunah* (*ibid*). 25. *Y.D.* 249:1. 26. A poor person is defined as one who doesn't make enough money to provide for their family. (Harav Moshe Feinstein zt"l cited in *Divrei Chachamim* p. 491 *Tzedaka* #27). 27. Quoted by the *MaHarshal* cited in *Shach* *Y.D.* 249 s.k. 3. 28. *B'orach Tzedaka* ch.11:2. 29. If a person could daven in another shul such as a yeshiva that doesn't charge membership dues, then the money given towards membership dues could come from *maaser*. (Harav Yosef Shalom Eliyashiv cited in *B'orach Tzedaka* Ch. 11 *haarah* 83). See however Harav Yaakov Kaminetzky zt"l in *B'Emes L'Yaakov* *Y.D.* *haarah* 134. 30. *Ahavos Chesed* ch.19:2, *Igras Moshe* *Y.D.* V. 2 *siman* 113. 31. Harav Shlomo Zalman Auerbach zt"l cited in *B'orach Tzedak* p. 328 #19. 32. Harav Moshe Feinstein zt"l cited in *Divrei Chachamim* p. 488 *Tzedaka* # 16, and Harav Yaakov Kaminetzky zt"l cited in *Kovetz Psakim* ch. 21:8 note 14. 33. *B'orach Tzedaka* p. 433, Harav Shmuel Kaminetzky *shlit"a* cited in *Kovetz Psakim* ch. 21:11. 34. See *Aruch Hashulchan* *Y.D.* 249:7, see also *Bsefer Shamanu Kein Rainu* V. 1 ch.19:13 who quotes Harav Chaim Kanievsky zt"l as being *machmir* at least as far as Yeshiva Gedola is concerned. 35. Harav Nissin Kareletz zt"l cited in *B'orach Tzedaka* p. 366. 36. Harav Y. E. Forcheimer *shlit"a* cited in *Kovetz Psakim* ch. 21:9. 37. *Taz* *Y.D.* 249 s.k. 1.

# Tzedaka & Maaser



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- Could one put aside *maaser* money to be distributed at a later date?

Ideally one should distribute their *maaser* money right away. A person who knows that they will have a need at a later point in time for that *maaser* money, for example a single girl who wishes to marry someone learning in Kollel and wishes to save her *maaser* to help support her future husband, may set aside some<sup>38</sup> of her *maaser* money for this purpose. Although there is a prohibition (*Bal Ta'acher*) to delay giving *tzedaka* funds, the Chazan Ish<sup>39</sup> says that one could stipulate at the time that they separate their *maaser* that the money should not be deemed as "*tzedaka*" until it comes into the hands of the recipient. Likewise, someone who wishes to support their children who in the future will be learning in Kollel, may put aside a portion of their *maaser* for this purpose.

- Can one give *maaser* to a cause prior to actually earning the money that he is taking the *maaser* from?

Most *poskim*<sup>41</sup> allow one to take off *maaser* prior to earning the money. To avoid the *sheilah*, some<sup>42</sup> suggest stipulating at the time one undertakes to fulfill the *mitzvah* of giving *maaser* that one is going to be relying on the lenient opinion.

38. *Poskim* say that ideally one should only give up to 50% of their *maaser* for family. If someone in the family is struggling more can and should be given as necessary. 39. *Derech Sichu* V. 2 p. 427, see also *B'orach Tzedaka* p. 329 citing Harav Shlomo Zalman Auerbach zt"l. 40. Harav Yitzchok Zilberstein *shlit"a* cited in *B'orach Tzedaka* p. 435 #14. See however *Derech Emunah* ch.7 in *Biur Halacha* ו"ה ד"ל. 41. *Noda B'Yehudah* cited in *Pischei Teshuvah* (Y.D. 249 sk 1) *Aruch Hashulchan* 249:7. 42. *Ahavah Chesed* V. 2 ch. 18:2.

- Can one use *maaser* money to pay for raffle tickets sold by a *tzedaka* institution?

If one is only purchasing the ticket because the proceeds are going for *tzedaka*, he may use *maaser* money to purchase the ticket. One should stipulate when purchasing the ticket that if he wins then the money used to purchase the ticket comes from his own personal funds; otherwise the winnings would belong to *maaser*.<sup>40</sup>

## Common Questions



**Chicago Rabbinical Currents** is a monthly community newsletter of the Chicago Rabbinical Council (cRc), featuring articles by the staff of the cRc Beth Din and of cRc Kosher.

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