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Giving a tenth during difficult financial times

Q. What should we do if I want to continue to give "Ma'aser Kesafim" (ten percent to tzedakah) as we have done in the past, but my husband is opposed on account of our difficult financial situation?

A: The question can be divided into two parts: 1. How does a couple make decisions? It is clear that a couple must make decisions together. This is not always simple since there are differences of opinion. It is natural that there are differences of opinion because people are different, faces are different, opinions are different, but you must reach a joint decision. Even when making a joint decision, one side does not have to change its opinion. Sometimes one side gives in and sometimes the other side gives in and sometimes there can be a compromise. It is not always possible to reach a compromise. For example, one person wants the children to learn at one school and the other wants them to learn at another school, it is not possible to learn in two different schools. It is possible to compromise on monetary issues. If someone wants to give 1000 shekels and another wants to give 200 shekels, there can be a compromise and give 600 shekels. You must therefore sit and discuss the issue until you reach a compromise. 2. Is someone who is having financial difficulties obligated to give "ma'aser kesafim"? See the book "Ahavat Chesed" of the Chafetz Chaim that giving ten percent for "ma'aser kesafim" is for people who have an average income, and someone who is wealthy should give more and someone who is poor should give less. Most halachic authorities point out that the Torah does not mentioning giving ten
percent of one's income; it is only mentioned in connection to giving of one's produce. The practice of giving ten percent of one's income is a holy and supreme custom of Israel. When discussing tzedakah, the Torah says that one should give according to the need and one's ability. Regarding the need, there is obviously great need. The deciding factor is therefore one's ability. It is very difficult to determine one's ability. Our Sages thus fixed ten percent as the average ability. If one's financial situation is difficult, he should give less. In sum, you and your husband should sit together in love, fraternity, peace and friendship, and decide your ability together; "without making a vow," since your financial situation may change.

My wife sleeping alone in the house on Sukkot
Q. We live in a small settlement in Israel and when I sleep in the sukkah, my wife is scared to sleep alone in the house. What should I do?
A. If she is scared, she is distressed, and a distressed person is exempt from the sukkah. You are not scared, but it does not make a difference. You are distressed because she is distressed. It is the same, you are distressed and she is distressed. One person is distressed because he is cold, one person is distressed because he is hot, another because of the flies, another because of the cats, another because of the snakes, another because of the terrorists and another because it is difficult for his wife. And this is even more than being distressed. She is scared and when someone is scared it is impossible to speak to his intellect and convince them not to be scared. What does she do when you are on reserve duty?
Q. She goes to her parent's house.
A. You therefore see that she is not just saying it. She is scared and you need to take that into consideration.

Changing traditions
Q. Does an Ashkenazi, Sefardi, etc… have to keep all the customs and the laws of his community or can he choose to follow other traditions?
A. We cannot blur lines. There are differences in customs and halachot which were decided by our great Rabbis. In the future, we will once again become united in practice when the Sanhedrin will arise and decide what we should do, but in the meanwhile we cannot put the cart before the horse. Someone who is Ashkenazi must therefore remain Ashkenazi and someone who is Sefardi must remain a Sefardi. And what each one of us must do is what Maran (our revered teacher) Ha-Rav Kook wrote in Igrot Re'eiyah (letter 566): to respect and love the other parts of the Nation of Israel.

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