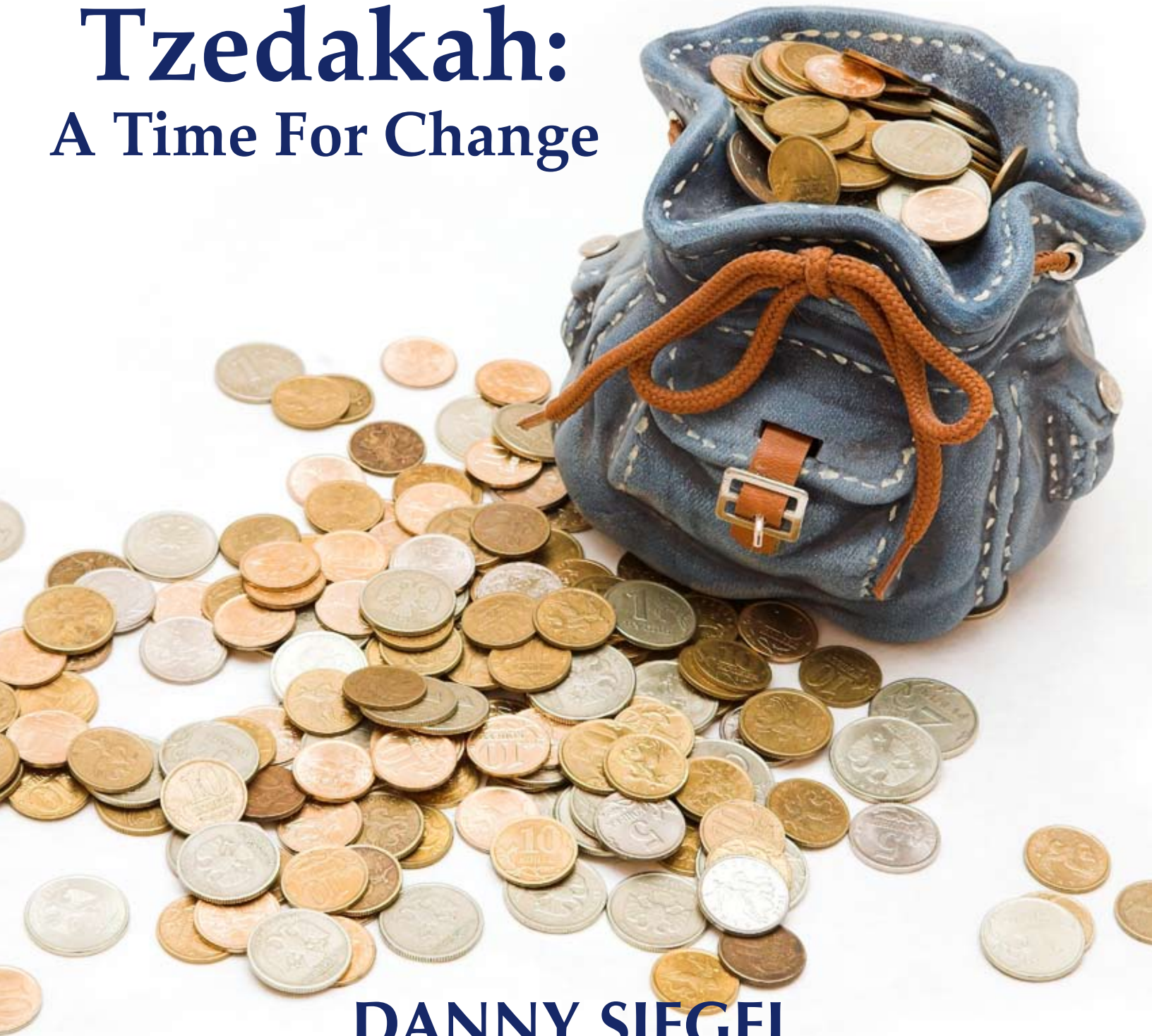


# צדקה

## Tzedakah: A Time For Change



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# Whose Money Is It?



## Tzedakah Scenarios

Choose one of the following scenarios:

### Scenario One:

Your parents have decided to give you a weekly allowance. They have asked for your opinion to determine how much you should receive. Think about how much you would “require” for your needs, and how you would spend the money. What would you ask your parents for? What do you think you would use the money for?

### Scenario Two:

You just got a job at the mall at one of the new music stores that just opened. You are excited about the job because not only is it a great way to spend your afternoons, but you’ll now bring home a paycheck every week. How much do you think you would need in order to cover your weekly expenses? How would you spend your money?

## Does Tzedakah Money Really Belong to You?

How much money do you require for your personal needs?

How much Tzedakah money do they need?

קונם כהנים ולויים נהנים לי יטלו על כרחו

[If a farmer says,] “I vow that the כהנים—Kohanim, Priests and לויים—Levi'im, Levites should have no benefit of anything that is mine, they may still take, even against the farmer’s will.

(Mishnah Nedarim 11:3)

In Biblical times, farmers had certain obligations to use a part of their crops for Tzedakah. Among the types of Mitzvah-produce designated for poor people were:

לקט—Leket, gleanings, food which fell during harvest.

פאה—Pe’ah, the corners of the field to be left uncut.

שכחה—Shichecha, areas the farmer forgot to reap.

In addition, there were special portions set aside for the Priests and Levites:

תרומה—Terumah for the Priests

מעשר—Ma’aser for the Levites



If the farmer believes it’s his land, why can’t he do what he wants with it?

Some of the rules of distribution and their underlying principles includes:

1. Even if the farmer solemnly vows not to give Terumah and Ma'aser, the Kohanim and Levi'im can *still* take the Terumah and Ma'aser, because they *rightfully* belong to them. This is clearly stated in the Mishnah at the beginning of this chapter.
2. This means that Terumah and Ma'aser never really belonged to the farmer.
3. Consequently, the farmer cannot refuse to give them to the Kohanim and Levi'im.
4. In certain situations, the farmer may designate *which* Kohanim and Levi'im may receive the Terumah and Ma'aser.
5. No matter which specific Kohanim or Levi'im the farmer designates, it still *must* be set aside.
6. The farmer is not even allowed to use the rest of the crop for personal needs until the Terumah and Ma'aser have been set aside,

Other Jewish texts support this position concerning what you really own and what you do not own. Tzedakah money doesn't belong to you to begin with, and rather than viewing yourself as sharing what you own, you are asked to understand that you are a trustee — God's trustee — over this percentage of your money. As a trustee, agent, and partner-with-God, you therefore have the sacred. On one hand, it is an awesome, perhaps overpowering thought to be God's partner. It is certainly very humbling. But on the other hand, it is very empowering to know that there is a distinctly Divine element in the act of Tzedakah.

Thus, in Jewish life, there really are two kinds of money — money for your own personal use, and Tzedakah money, which is money to be used for the good of other people.

Many questions that apply to your own money also apply to Tzedakah. The two most crucial questions are:

1. "Yours" — How much money do you require for your personal needs?
2. "Theirs" — How much Tzedakah money do they need?

The more you think of "yours" and "theirs", the more you will observe different categories of people and how they relate to money.

1. "Yours" — In the extreme, some people live as if there is never enough money in their account and always crave more. They may consider a 10-room house on five acres of land insufficient for a two-person household. A friend of mine once called this "living large".
2. "Theirs" — At the other end of the people-and-money scale, some people never stop wanting more Tzedakah money to accomplish that much more Tikun Olam. Instead of having X dollars to distribute, they wish that they had 10 times X Tzedakah dollars or X to the 10<sup>th</sup> power of Tzedakah dollars at their disposal. They "live large" through their giving, insisting on doing the Mitzvah with an extra-generous touch. This is known as "מצודת ה'ידור מצודה"-Hiddur Mitzvah", Doing a Mitzvah Beautifully.

# Doing Tzedakah Jewishly



Judaism offers many ways to do Tzedakah. Several of the principles, values, techniques, and strategies are unique to Jewish tradition. In addition, while it is true that some of the fundamental concepts may have elements common to other systems of giving, Judaism places a different emphasis on those concepts. Furthermore, the organic and dynamic interplay of the Jewish concepts with acts of Tikun Olam provides a distinct approach to discovering the real needs of others. The Jewish way of giving becomes most evident when you examine exactly how these needs are to be met.



**“Doing Tzedakah Jewishly” involves two essential elements:**

- (1) Giving your money away according to distinctly Jewish values and guidelines, and
- (2) Your actual Tzedakah decisions, i.e., how much you give to Jewish programs and how much to general programs.

1. Unique Jewish values and practices relating to Tzedakah are discussed throughout this guide. Jewish guidelines for proper Tzedakah giving are as necessary to a civilized, ordered society as traffic laws, fire codes, and fair rental contracts. Tzedakah directives are established to allow you, the giver, to be more efficient in your desire to benefit others. You should be able to easily integrate Jewish practices into contemporary life, American laws, and the latest electronic tools such as e-mail and the internet. Most important, once you are familiar with Judaism’s procedures and rules, you will find that there is vast room for individuality and creativity in your own giving. You can work behind the scenes, “on the front lines”, or do some combination of both. Whichever way you do it, you should never have reason to doubt that you are making a difference.
2. Thousands of years of Jewish experience should offer guidance as you consider how much to give to Jewish needs and how much to needs beyond the Jewish community. Among several factors to consider are:

Local vs.  
Global

- A. Jewish tradition does not provide an absolute, easy-to-follow “chart” which outlines, “12% to this category of needs, 9% to that type of program, etc.” For example, some texts teach that Tzedakah’s first priority is saving lives. Other passages in traditional Jewish literature give precedence to local needs in contrast to those far away. Still others stress the priority of Israel’s needs, redeeming captives, supporting Torah study, as well as giving to Jewish and/or non-Jewish needs. All of these texts indicate that their recipients should be the most important beneficiaries of Tzedakah. I have found no clear text that ties all of these positions together and gives an authoritative list of “first priorities”.

National  
Disasters?

- B. Jewish tradition certainly allows and, indeed, encourages contributing to causes and needs beyond the Jewish community, as exemplified by the outpouring of funds for victims of the September 11, 2001 attacks, the devastating hurricanes of 2005, and for the survivors of the 2004 Asian tsunami.

Jewish vs.  
Non-Jewish

C. It would be important to learn:

- (1) How much money non-Jewish organizations and individuals give to support Jewish needs.
- (2) It would also be helpful to review recent studies about the children and grandchildren of wealthy Jews who have inherited enormous sums of money. These studies reveal a disturbing trend: While the descendants may continue to contribute the same absolute amount of Tzedakah dollars as their parents or grandparents, they are giving significantly smaller percentages to Jewish needs. These factors should also help you determine how much Tzedakah from Jewish people is needed to provide for the needs of the Jewish community.
- (3) You will want to review the overall and the specific needs of the various organizations benefiting the Jewish community. As described elsewhere in this guide, for Jewish Tikun Olam programs that particularly appeal to you, you will want to research how efficiently they accomplish their goals.

Do I first  
give to Israel?

D. The uniquely crucial needs of Israel and its people. In your own giving, you will want to consider how much your own support will make a difference.

Later in this book, we will look closer at the allocations process.



### Exercise

If you had \$100 to give out to the following different types of organizations\*, how do you think you should divide it up?

**Organization One:** Martha's Food Pantry: An organization in your community which feeds people who are hungry.

**Organization Two:** Katrina's Heroes: An organization in Louisiana which collects canned foods for distribution to Katrina's victims who are still unable to buy food on their own.

**Organization Three:** Halav U'D'vash: A local organization which collects Tzedakah funds to provide lunches for Jewish school children who can not otherwise afford to bring food.

**Organization Four:** Yad L'Yisrael: An organization in Israel which feeds people who are hungry.

(\*All organizations listed above are created for the purpose of this exercise.)

