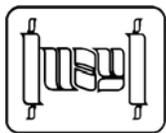


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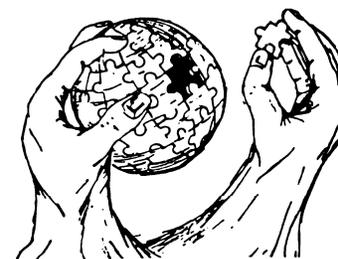
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# **13 Things Kids Don't Know About Tzedakah—צדקה**

by

**Danny Siegel**



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generation is much more involved in volunteer work; infinitely more bound to the destiny of the State of Israel, distinctly more committed to the Jews of the former Soviet Union and other Jews in danger than I was at their age. Mention the loneliness of our Jewish Elders in their community, the alienation of Jewish deaf people (whose intermarriage rate is very high), the needs of Jewish people with developmental disabilities, and they are responsive. Extraordinarily responsive.

Now all that we need is a sweeping, revolutionary, never-done-before re-ordering of our Jewish educational priorities: the badgering of teachers and principals and rabbis, the hell-raising with synagogues and JCC's, the battering down of the old, seamy doors of the Establishment to get them to see that the alternative is a generation of bright, well-degreed, well-to-do egocentric Jews. A generation where brains mean everything, achievement *per se* is rewarded with high honors and the heart is left to atrophy. The demonstrations and manifestos, placards and marches, and sit-downs and strikes—the whole Megillah of tactics we learned in the '60's—can now be put to full use L'Shem Shamayim—for the sake of Heaven and for the Jews' own self-integrity and preservation.

## Introduction

What is your Tzedakah - Gemilut Hasidim I.Q.? In other words, how much do you know about Tzedakah and Gemilut Hasidim? Danny Siegel wrote an article for *Moment Magazine* in which he listed, described, and commented on thirteen things that Kadima and USY age kids whom he taught didn't know about Tzedakah (*Moment Magazine* has permitted us to reprint this article in a slightly different format). This pamphlet will give you a chance to see how much you know about Tzedakah and Gemilut Hasidim. The pamphlet contains thirteen questions. See how many you can answer in a USY discussion group with your friends and family or just by yourself. Only after you have done this should you look at the answer and comments that Danny Siegel has.

1. Do you know your Hebrew name? Do you know for whom you were named? Do you know anything about the person for whom you were named?
2. Do you know what Jews do with unclaimed bodies?
3. Do you know where your Keren Ami Hebrew school and Hebrew high school and Tikun Olam Tzedakah money goes?
4. How many Jewish Tzedakot can you name?
5. Do you know what a free loan society is?
6. Do you know where to find Jewish poor people in your community?
7. Do you know any Jewish developmentally disabled adults?
8. What percentage of your Tzedakah money goes to actually helping people and what percentage goes to overhead?
9. How much Tzedakah money is a Jew supposed to give?
10. What is a righteous person and have you ever met one?
11. Do you know the difference between Tzedakah and fund raising?
12. At what age should a person begin full-fledged sophisticated Tzedakah giving?
13. Do you discuss Tzedakah at home with your parents?

## 13 Things Kids Don't Know About Tzedakah

By Danny Siegel

I confess: about a year ago I had decided I wanted to devote all my lecture and teaching time to adults. I believe it was largely for selfish reasons—the adults could offer me more insights from their own Life-stories and varied fields of expertise, and I could therefore conclude a talk having been that much more personally enriched by their ideas. A store owner could tell me “the True Real Life story of making a living,” a doctor could bring me into intimate realms of Life and Death, a lawyer could share his exhilaration in overseeing an estate which had \$100,000 left for Jewish deaf people or a day school... all wonderful material for my mind and writing, rich with the strong rhythms of People and Dreams, Dignity and Hope.

On the other hand, the younger generation's frame of reference was narrower; school grades, achievement, first love and un-love, junk food, decisions for college and graduate school. There was more, of course, but generally I demanded even more, a broader vision of Life a deeper understanding of joy and tzuris, loss and redemption of the people... more than the kids could give.

Much of my material is still addressed to adults but I have just reviewed the recent few years' discussion with the “kids”—seventh graders through college students—and I see that I have learned things I could never have discovered from the parents or grandparents. This article is only a summary of some of the negatives, the holes in one area of Jewish education: Tzedakah, Gemilut Hasidim, how Jews give away their money, their time, their energies and acts of gentle kindness. What often happens is that I take ideas from a talk with the kids, and bring the results to the parents some other time—the question-and-answer of some of the new generation, a generous but responsibility-laden gift for the adults.

The results of my review are recorded, besides, in the hope that what I have learned from our young people will bring about a distinct shift in the direction of Jewish education. A good scream now and again at the Education Establishment is healthy for the community, though frankly the past has shown that educators and teachers react disappointingly slowly. The

“Money is my parents' own business.” (Justifiably so to a great extent.)

“We don't talk about anything.” (Exaggerated, said humorously, typically by a teenager.)

“My parents are cheap.” (I am astounded, and assure the student that this is certainly not the case, and that she should search for other possible reasons. Later, I am more astounded when the local Jewish professionals tell me the child was right.)

By now it is clear I should provide some summary of this backlog of informal statistic-taking. It is obvious that the topics of Tzedakah and Gemilut Hasidim are generally mentioned only on the most primitive levels in many of our Jewish school—including the day schools and yeshivah. Rarely (except Boston, Miami, and some other scattered locales) is Tzedakah taught as a course. There is no listing for it in the catalogue of the Jewish Theological Seminary and I am certain that is true of other institutions for advanced Jewish study. It is rarely made a prominent part of the Rabbis' speeches to the bar or bat Mitzvah child. The children emerge into Jewish adulthood with a siddur and a kiddush cup or Shabbat candlesticks but no nicely-designed pushka, no list of Tzedakah projects to commit themselves to. (The exception I know of—though there are more, I am sure—was a rabbi—friend who gave a pushka to each bar mitzvah or bat mitzvah child.)

A threatening, discouraging gap is created between the Hebrew School and Keren Ami days and the young Jew's emergence into the Big World where the preponderant number of young adults find themselves unaware of the privilege of giving. They do not know the most basic rules, the mechanics of Tzedakah, nor do they have many human precedents or models. They are grossly and embarrassingly ignorant of its wonders and joys.

There is a saving grace, though a critical one. It can be explained by the old joke, “What is the difference between ignorance and apathy?” “I don't know and don't care.” While the former may be true of the next generation, I do not believe the latter to be the case. They are definitely not apathetic to the tradition and insights of Tzedakah. Indeed the response, with the proper, sensitive presentation of the material, is nearly universally enthusiastic. This

## **12. They Were Not Informed That Bar/Bat Mitzvah Time Was The Time To Begin Full-Fledged Sophisticated Tzedakah Giving.**

I ask, “How many of you were told that you should have taken 10-20 percent of your Bar Mitzvah money and given it away to Tzedakah?” One hand in twenty, two out of fifty.

Suspecting a particular reason, I ask “How many of you were told to put your Bar or Bat Mitzvah money away for college?” Always more than half, usually more than three-quarters.

I do some Tzedakah-mathematics with them. “Let’s take an exceptional, fancy case,” I say. “Let’s assume the child goes to Brown or Princeton or Brandeis or Harvard. At \$100,000 for his or her college education—and this is conservative figure nowadays—if you take away 10 percent of \$1,000 of the Bar Mitzvah gifts, that leaves \$100/\$100,000, or one tenth of one percent.

I ask, “Why do you think the Talmud and Shulhan Aruch say that even a poor person give Tzedakah?” They answer, “So that they will be reminded that no matter how poor they might be there is always someone in a worse condition.” And some answer. “Giving is a sign of a Jew’s self-dignity, a privilege. Everyone should have that privilege.”

I ask, “Why didn’t they—parents, teachers, rabbis—tell you that?” No reasonable answer other than saving for college, and similar very expensive projects.

Sometimes I add, “You were cheated. I was cheated. Raise hell!” Often I let it pass.

## **13. They Do Not Discuss Tzedakah At Home, Nor Do They Know Why It Is Not A Topic Of Discussion With Their Parents.**

I ask, “How many of you discuss Tzedakah at home with your parents? Where or how they give or how much they give or why?” Perhaps three out of forty—five raise their hands.

“Why not?” I ask, unsure myself, surprised that my home was an exception. The answers are hazy, halting, unsure.

frustrations are well-known and on a grand scale. I have seen a couple of my friends leave the field and two more are about to leave, at least for now—excellent people—and I can say unequivocally that I do not blame them.

Then let us begin one last shout, a simple non-scientific review of what I have learned from the “kids” about Tzedakah.

### **1. They Do Not Know About The People For Whom They Were Named.**

I ask them. “How many of you know your Jewish name?” About 85-90 percent of the hands go up.

I ask: “How many of you know for whom you were named?” About 50 percent of the hands go up.

And I ask “How many of you know anything about the person for whom you were named, how they lived, what their personalities were?” No more than one out of five responds...many of these indicating that all they know is that it was “some great-aunt” or “grandmother”.

I believe—as an exasperated educator—that the children are being deprived of models. If they knew the grandeur of the lives of those who played a part in their lives before they were born—the kindnesses of a beloved aunt, the openheartedness of an uncle lost in the war the generosity of a grandmother whose only legacy might otherwise be one single photograph from the Old Country—if only they knew, they might wish to assimilate those Menschlich qualities into their own lives.

Susan is named “Chaya Sarah,” for a great-aunt who used to bake challah for poor people and leave the loaves on their doorsteps before Shabbos.

Moshe Ber from Detroit (whose American name I forgot) is named for a great uncle whose two brothers died. Each of the three brothers had three or four children—ten in all, and this Moshe Ber chose to raise all ten. So Moshe Ber told me, his face showing pride, his words coming in a rush of joy and admiration.

## 2. **They Do Not Know What Jews Do With Unclaimed Bodies.**

New Jersey. A dozen kids, two doctors' children. The topic is "Introduction to Jewish Medical Ethics." We stray to the problem of providing cadavers for medical school anatomy classes. The near-unanimous opinion is that an unclaimed body should automatically be given to a medical school.

The Talmud indicates that a Met Mitzvah—an unclaimed body—is a particularly sensitive category of Mitzvah, one to be handled with very great care. Even the High Priest is obliged to handle the burial if necessary (though kohanim are generally forbidden to come into contact with the dead—except their own close relatives). Even if he is on the way to performing the Passover sacrifice, he must delay that ritual and bury the unclaimed body. And the body is considered so precious—so important is the dignity of a person, alive or dead—that he or she may be buried even in the immediate area where he or she is found if that is necessary. Jewish tradition, rather than take advantage of the vulnerability of one who has died without friends or relatives demands the utmost concern and accommodation.

I ask, "What is a Chesed Shel Emet Society?" No response. A Chesed Shel Emet Society buries people, occupying itself with the dead to such a degree that it insures any Jew—no matter how poor, no matter how anonymous—a proper burial with dignity, with a marker. No Jew, without his or her express consent, should be sent to an anatomy table, or a potter's field, a poor person's grave.

Shirley used to work the switchboard at the Jewish Theological Seminary. For forty years her mother was the president of the Chesed Shel Emet Society of Yonkers, New York, collecting money from members and other people of the community to insure a proper burial for everyone. They were notified by hospitals and other agencies of a death, and, if there was no one to bury the deceased, they would make all the arrangements. Shirley remembers sitting with her mother at the cemetery before the High Holidays, with a pushka, collecting coins and dollars for this Mitzvah.

Passionate discussion follows, sensitive insights, honest concern.

## 10. **They Do Not Know What A Righteous Person Is, Nor Have They Met One.**

I ask, "How many of you have ever met a righteous person?" A group in Florida responds: three of twenty-eight, two of whom described a person who always davened and was always at shul. In another place another teenager asks, "What does 'righteous' mean?"—not asking for the connotations, but merely the dictionary definition. But they had all met brilliant people, people with straight A's on their report cards. Higher percentages had met great athletes than had met Tzaddikim.

In Utica there are Tzaddikim. In Toronto. In Sacramento, Atlanta, Chicago, Boston, New Haven, St. Louis. This is what people tell me. I have met many of them.

## 11. **They Do Not Know The Difference Between Tzedakah And Fund Raising.**

I ask, "What Tzedakah projects have you been involved in?" "Walkathon," "Jogathon," "Knocking on people's doors," "people knocking at our door for Girl Scouts or The Heart Fund." Often there are broader aspects to their work: youth-group projects such as entertaining at the local old age home for Purim and Chanukah or a clothes drive, but more often than not, they describe organization or school projects: a car wash, raffle, and the like. The funds are usually turned over to some central office for distribution.

I describe friends with two separate checking accounts, one for Tzedakah and one for other, personal expenses.

I mention homes with pushkas where the family sits down together to decide where the money should go.

And Tzedakah collectives: people pooling their Tzedakah money and meeting to decide where to give.

People who make it a day-to-day activity, their Tzedakah work.

### 8. **They Do Not Know The Nature And Extent Of Exorbitant Overheads, Waste, And Fraud.**

I ask the students, “What percentage of your dollars goes to what the publicity says? Would you give if you knew that only 43% was used for what it was supposed to be used for?” An absolute “No!” from everyone.

UJA fundraising expense and overheads range from 9-11 percent, an astonishingly low figure.

Some smaller, volunteer organization (such as the paratroopers) can function with no overhead or minimal expenses.

The December 19, 1979, New York Times, reporting an investigation of fundraising tactics of New York police associations, stated that as much as 90 percent of the money was kept by the professional fundraisers who had been hired to solicit funds. The Metropolitan Police Conference of Eastern New York (comprising some eighty patrolmen’s associations) collected \$676,000 in 1978 of which \$436,000—64 percent—went to private fundraisers.

TV news at Christmas time reminds people to beware.

I say to the kids, and to the adults, “Any place that doesn’t send you a copy of its budget when you ask for it should not get your money. It is *your* Tzedakah money.” And specifically to the kids. “Particularly because you may have less to give—be careful.”

Charity USA (NY Times Books, 1979), by Carl Bakal, is a lengthy detailed account of just why we must be careful.

### 9. **They Do Not Know How Much They Are Supposed To Give.**

I ask, “How much money should Jews give to Tzedakah?” Three answer: (1) “Ten percent.” (2) “As much as is necessary.” (3) “As much as you want.”

The Shulhan Aruch states. “One should give up to a fifth of one’s possessions--that is the Mitzvah to an extraordinary degree. One tenth is considered an average percentage, and less is considered miserly.”

### 3. **They Do Not Know Where Their Keren Ami Hebrew School Tzedakah Money Goes.**

I ask “Where did your Keren Ami money go?” Half say, “Israel,”—maybe 65 percent. Some say, “Trees.” I ask “Where-besides for trees-in Israel?” Most say nothing.

I think that some of them think that Keren Ami is really Karen Ami, some woman who has been supported in High Style through their contributions and who will some day visit their school and say, “Thank you for the Gelt.”

A friend from Israel tells me that a director of a certain charitable institution bought a car—which he uses mostly for personal purposes—with the institution’s Tzedakah money.

I ask, “Would you have wanted your money to go there?” Silence.

### 4. **They Do Not Know Jewish Tzedakot.**

I ask, “Could you name for me some places where you would give your money?” “The American Cancer Society, “The Red Cross,” United Way,” “Goodwill,” “The Salvation Army,” “Federation.” At one point eight non-Jewish charities had been named, and only one Jewish Tzedakah. All of them, at one study session, major organizations.

There is a group of people in Israel—ten or fifteen paratroopers whose friends were killed in the Yom Kippur War—who collect money for their friends’ orphaned children, for summer camp, for bar mitzvahs, for whatever. They have no name or printed publicity for their organization, except, I suppose, “The Chevra,” and word of mouth. There is a woman in Jerusalem that collects old wedding dresses that they lend to poor brides.

There was a Tzaddik in Pittsburgh who used to go to mental institutions in a wide area, providing for the Jewish mentally and psychologically disabled patients who needed Pesach and Purim and Chanukah.

There was a man in Jerusalem—a former Clevelander—on the lookout for Mitzvot to do.

## 5. They Do Not Know What A Jewish Free-Loan Society Is.

I ask, “What is a Jewish free-loan society,” thinking that the name itself will tell them. One out of forty or fifty has heard of one or knows of one in the local community. Once a Gemilut Chesed-Free-Loan Society is explained, some show skepticism that anyone would do anything for anyone for free.

If you would like to find out if your community has a free loan society—or if it doesn’t, how to establish one—contact the International Association of Hebrew Free Loans, at 323-761-8830.

Dr. David Weiss, renowned Jerusalem immunologist and lecturer informed me that there are 250-300 Gemilut Chesed Societies in Jerusalem alone. The one he works with has not had a single default in eighteen years.

I say, “Speak with your parents and grandparents. They have heard of these things.”

## 6. They Do Not Know Where To Find Jewish Poor People In Their Community.

I ask “Suppose you wanted to make sure some Jew living in poverty had a decent Pesach or Sukkot meal—where would you go?” Except in New York (most of the young Jews know of the 200,000-300,000 poor Jews on the lower East Side, in Queens, in Brooklyn), the answer is occasionally, “In the old Jewish section of town. Such-and-such a street.” But usually the answer is “no hands raised, no words.”

In the Providence, Rhode Island, area there was minimal response. Through a friend who works with the Jewish elderly, I found a map with red dots for every house where an elderly person lives who receives a government-subsidized meal (either at home or at designated centers). Not everyone lives at or below the poverty line but that is the map with which to start.

## 7. They Do Not Know Jewish Adults With Developmental Disabilities.

I asked, “How many of you have relatives with developmental disabilities?” Five out of sixty hands go up; one is unsure.

I ask, “How many of you might find others if you asked your parents about the family tree?” A couple of more hands go up as the students begin to recall stories. One raised his hand, but is confused: he is thinking of senility, an old aunt or grandmother in a convalescent home.

“How many of you have met a Jewish adult with mental disabilities, enough to have had a conversation with him or her?” (A Jewish day school) Ten out of forty-five hands of eighth and ninth graders go up.

The Irene Gaster Hostel for Retarded Adults in Jerusalem had a lengthy struggle to find a new location. The neighbors were forcing them out. They looked around and the new neighbors said, “No.” Neighborhoods in the United States say the same “Property values. Zoning laws. Danger.” The usual.

“Best Boy,” a film by Ira Wohl, became a “sleeper” and an “event” at a Toronto film festival. A documentary of Ira’s over-fifty cousin Philip who was developmentally disabled, it was shown again and again at the festival and then began to move to the commercial theaters. There were astonishing reviews, despite the most primitive movie equipment, including crude hand-held microphones.

“Go see it when it comes to town,” I suggest.

The shock of the day school is that it is in Toronto, a place where much has been done for adults with developmental disabilities by Rabbi Joseph Kelman.