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Tzedakah in Your Everday Life: Money and Me Tzedakah Learning Pod - Year 2, Session 1: December 2011/January 2012

OPENING – PLEASE READ ALOUD

Welcome to the first Tzedakah Learning Pod session of our Year 2 series, “Tzedakah in Your Everyday Life.” For those who were involved last year, we look forward to continuing to learn together; for those of you new to the pod, we look forward to beginning the conversation together! “Tzedakah in Your Everyday Life” explores the relationship between consumption and tzedakah, how to approach planned vs. unplanned giving and how to make tzedakah a daily practice.

In this first Tzedakah Learning Pod session, we want to get to know each other better – to help our group to have more open, fruitful conversations today and over the upcoming months. We also want to get to know ourselves better, specifically our relationship to money. Love it or hate, it, whether you have it or desire it, money is a pervasive part of our lives. In order to ask the questions around how we give our money, we first must determine how we feel about money. This session will explore Jewish approaches to money and wealth, with the goal of spurring reflection on our own ideas, associations and relationships to money.

This session is divided into 4 sections, and at the start of each section, there is a recommended amount of time. If we hold to these recommendations, the session will take 1.5 hours. Do we want to assign one person to help us keep the time?

Let's get started!

SECTION 1 – INTROS, “SAFE SPACE,” AND SERIES OVERVIEW **RECOMMENDED TIME – 20 MINUTES**

A. Getting to Know – Let's spend a few minutes getting to know each other better by briefly answering the following question:

What's an early memory you have about money? Do you remember the first time you bought something with your own money, when you first started saving money, an early experience you had giving tzedakah?

Now go around and share the story you thought of.

Debrief Questions:

What were the emotions associated with the story you told or thought of?

Were they positive or negative?

Do you think this experience/story shaped in some way your current relationship to money?

B. Creating Safe Space – Please read aloud

Below are the safe space guidelines from Year 1 pods. If you are continuing with all of the same pod members, consider doing a quick review of the guidelines you agreed upon last year and making sure that everyone is still comfortable with them. If your pod has new members, you may want to do this section in full.



Money is hard to talk about in our society. It seems to be an even more taboo subject than politics or religion! And here we are in these Pods where most of us don't know each other that well, which makes talking about money even harder. And even harder if we're not able to meet face-to-face.

Although money is hard to talk about, we hope that each of us will be able to set aside the fears and inhibitions we may have, in order to talk openly and honestly. Let's work together to make this a safe space. Through this openness and honesty, the potential can emerge for deep and meaningful conversations – and the potential for each of us to be personally transformed as a result.

In order to help create this safe space, let's agree to follow some ground rules:

- I will use active, open, empathetic listening without negative judgment.
- If jealousy arises in me, I'll notice it and set it aside, in order to be the most helpful I can to my fellow pod members.
- I will take personal responsibility to encourage pod members who speak less often to speak more often, and be self aware of the need to practice *tzimtzum* (quiet oneself, make oneself smaller) where appropriate.
- I will speak with positive intent and assume that others are doing the same.
- For those who are meeting via phone: I will say my name at the start of each of my comments.
- For those who are meeting via phone: Since our conference call doesn't allow for non-verbal cues, I will make an extra effort to ask for clarification when I need it and to ensure that we're all engaged and contributing. I will set aside other activities to give my full focus to our conversation.
- What is said here, stays here.

Let's take a few minutes to define "what is said here, stays here" for our group:

- What things are okay to talk about outside? General themes? People's specific approaches to tzedakah (or questions, or concerns)? With or without naming who said the comment? With or without naming Hekdesh/Dorot? Etc.
- What things do we never want talked about? (e.g. our names attached to any of these themes, the existence of the pods, specifics of our dilemmas?) Etc.

Are there other ground rules that we'd like to add?

Can we all agree to these ground rules? Any comments or issues?

C. Tzedakah Learning Pod Series Overview – Please read aloud

Let's get a sense of where we're going! We'll meet each month for 6 months, and each session will have a combination of Jewish sources (broadly defined), secular sources, personal reflection exercises, and homework. Sessions will include a mix of theoretical, practical and spiritual discussions intended to engage the diverse membership of the Dorot community. The flow of topics for the series is:

1. December: Money and Me
2. January: Consumers, Consuming and Consumption
3. February: Tzedakah and the Heart
4. March: Planned and Unplanned Giving
5. April: HEKDESH Grantmaking
6. May: Revision, Renewal, Re-thinking



SECTION 2 – JEWISH APPROACHES TO WEALTH AND MONEY
RECOMMENDED TIME – 20 MINUTES

In this section we will look a few Jewish sources dealing with wealth and money. Before we dive into the texts, please discuss the following questions:

1. What do you think Judaism has to say about money and wealth?
2. In what ways do you think the Jewish approach to money and wealth is similar or different from our society's approach to money and wealth?

Now move on to looking at the texts below with the Pod. Use the guiding questions to spark conversation and discussion.

1) Deuteronomy 8:11-14, 17-18

This text comes from Moses's final speech to the Children of Israel, exhorting them to abide by the commandments as they enter the Land of Israel.¹

<p>11 Take care lest you forget the Lord your God and fail to keep God's commandments, God's rules, and God's laws, which I enjoin upon you today. 12 When you have eaten your fill, and have built fine houses to live in, 13 and your herds and flocks have multiplied, and your silver and gold have increased, and everything you own has prospered, 14 beware lest your heart grow haughty and you forget the Lord your God — who freed you from the land of Egypt, the house of bondage; . . . 17 and you say to yourselves, "My own power and the might of my own hand have won this wealth for me." 18 Remember that it is the Lord your God who gives you the power to get wealth, in fulfillment of the covenant that God made an oath with your fathers, as is still the case.</p>	<p>יא) הַשָּׂמֶר לָךְ פֶּן תִּשְׁכַּח אֶת ה' אֱלֹהֶיךָ לְבִלְתִּי שָׁמֵר מִצְוֹתָיו וּמִשְׁפָּטָיו וְחֻקֹּתָיו אֲשֶׁר אֲנֹכִי מְצַוְּךָ הַיּוֹם: יב) פֶּן תֹּאכַל וְשָׂבַעְתָּ וּבָתִּים טֹבִים תִּבְנֶה וְיִשְׁבַּת: יג) וּבָקָרְךָ וּצְאֵנְךָ יִרְבּוּ וְכֶסֶף וְזָהָב יִרְבֶּה לָּךְ וְכָל אֲשֶׁר לָּךְ יִרְבֶּה: יד) וְרָם לְבָבְךָ וְשָׁכַחְתָּ אֶת ה' אֱלֹהֶיךָ הַמּוֹצִיאֶךָ מֵאֶרֶץ מִצְרַיִם מִבֵּית עֲבָדִים: . . . יז) וְאָמַרְתָּ בְּלִבְּךָ כֹּחִי וְעֹצְמִי יָדִי עָשָׂה לִי אֶת הַחֵיל הַזֶּה: יח) וְזָכַרְתָּ אֶת ה' אֱלֹהֶיךָ כִּי הוּא הֵנִיחַ לָּךְ כַּחַח לַעֲשׂוֹת חֵיל לְמַעַן הַקִּים אֶת בְּרִיתוֹ אֲשֶׁר נִשְׁבַּע לְאַבְרָהָם בְּיוֹם הַזֶּה:</p>
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Guiding Questions:

- According to this passage from Deuteronomy, what is the source of wealth?
- What emotion/situation is this passage trying to prevent?
- How might this passage inform the way we think about wealth?
- How might it inform the way we think about poverty?

¹ This text appeared in the Year 1 Pod session on ownership. Because it represents a classical Jewish position on wealth, we decided to revisit it in Year 2 as we continue our discussion not only of tzedakah but also of our relationship to money.



2) Mishnah Avot 4:1 and Commentary of the Lubavitcher Rebbe

Who is rich? The one who is happy with his/her portion.

איזה הוא עשיר--השמח בחלקו

The tendency of the wealthy is to seek to increase their assets, as our Sages have commented: "A person who possesses 100 desires 200; one who possesses 200 desires 400." One who is truly wealthy is one who does not become caught up by such desires, but rather maintains inner peace and calm. Nor will this approach force him to sacrifice wealth. On the contrary a person at peace with himself is far more able to take advantage of opportunities that present themselves, and thus achieve success in the world at large.

Menachem Mendel Schneerson
The Seventh Lubavitcher Rebbe
1902-1994
from "In the Paths of Our Fathers" by Eliyahu Tauger

Guiding Questions:

- According to the Lubavitcher Rebbe's commentary, what is the ideal relationship to money?
- How does your personal relationship compare to this ideal?

3) Exodus Rabbah 52:3

The story is told of a disciple of R. Shimon bar Yochai who left to go outside the land and came back wealthy. When the other disciples saw him, they envied him and wished that they too might go abroad. Having learned this, R. Shimon brought all his disciples to a certain valley near the village of Meron, where he began to pray, "Valley, O valley, fill up with gold dinars!" Immediately, before his very eyes, the valley began to give forth a stream of gold dinars. He then said to the disciples, "If it is gold you want, here is your gold, take it. But you should know that he who takes it now is taking his share of the world-to-come, since the reward for studying Torah is not in this world, but in the world to come."

מעשה בתלמיד אחד של רבי שמעון בן יוחאי, שיצא חוצה לארץ ובה עשיר, והיו התלמידים רואין אותו ומקנאין בו, והיו מבקשים הן לצאת לחוצה לארץ, וידע רבי שמעון, והוציאן לבקעה אחת של פגי מדון, ונתפלל ואמר: בקעה בקעה מלאי דינרי זהב! התחילה מושכת דינרי זהב לפניה. אמר להם: אם זהב אתם מבקשים, הרי זהב. טלו לכם, אלא היו יודעין, כל מי שהוא נוטל עכשיו, חלקו של עוה"ב הוא נוטל, שאין מתן שכר התורה, אלא לעוה"ב

Guiding Questions:

- For Rabbi Shimon bar Yochai, what is the ideal relationship to money and wealth? Is this text's approach to wealth different from the previous text's?
- Is the tension between the two texts something you feel?
- Which approach to wealth do you favor?

SECTION III – TOWARDS A JEWISH MONEY ETHIC
RECOMMENDED TIME – 15 MINUTES

In this section we will look at the four components of Jewish money ethics that Rabbi Elliot Dorff lays out in the book *Jewish Choices, Jewish Voices: Money*. After reviewing the four areas, take some time to fill in the chart about how these areas manifest in your current approach to money, and how you would like them to manifest.

The Four Areas of a Jewish Money Ethic

From Rabbi Elliot Dorff's *Jewish Choices, Jewish Voices: Money*

1) Honesty

Earning money honestly, without misrepresentation or fraud, and compensating those who work for us fairly, without taking advantage of their vulnerabilities, are essential to creating and preserving trust between people.

2) Humility

Recognizing that our money is the product of many hands besides our own and of forces beyond our control will tend to curb our tendency to self-sanctification and self-aggrandizement. We will use our money best if we approach each decision with a sense of gratitude, rather than of entitlement.

3) Generosity

Our lives and our destinies are bound up with others in our society and, increasingly around the world. Our willingness to share liberally of what we have with those less fortunate is essential to securing the common good and protecting the human dignity of every person.

4) Extrinsic Value of Money

Money must not be seen as intrinsically valuable, something to be sought for its own sake. Rather, money is valuable solely for the ways in which it enables us to survive and then to live more fully. If we keep this perspective at the forefront of our minds, we will be less susceptible to the ways in which money can come to "own" us, and we will more likely establish a healthy relationship to money in which moral values define our use of money rather than the reverse.

Guiding Questions:

- What part of these areas do you most agree with?
- Is there anything you disagree with?
- Is there anything you would add?



Now take a few minutes (no more than 5) and fill out the chart below. When done, share your answers with your pod.

Area	How/If it manifests in your life.	How you'd like it to manifest in your life.
Honesty	<i>Example: I communicate openly about money with my partner.</i>	<i>Example: I would like to speak more openly about money with my relatives and loved ones.</i>
Humility		
Generosity		
Value		



SECTION IV – CLOSING, HOMEWORK, AND SCHEDULING – 10 MINUTES

A. Closing

Please read out loud.

This brings us to the end of our first Tzedakah Learning Pod session! Let's each share one thing from this session that was a highlight, a surprise, or a challenge.

B. Homework

Please read out loud.

In order to keep momentum and maximize what we can do each session, there will be homework assigned each month. This is stating the obvious, but the more effort each of us puts into the homework, the more we'll get out of it. □ This month's homework will be the basis for the first part of next month's session and will provide us with information that we'll refer back to in a few upcoming sessions. (See Section 5 for homework assignment.)

We'll start next month's session by discussing our responses to this homework. Can we all commit to doing the homework? Are there ways in which we can help and support each other from now until then to help each other complete the homework?

C. Next month

Please read out loud.

Let's make sure we have our date scheduled for next month. (Please meet after the 15th of January.) And remember – we can be in touch with each other with tzedakah ideas or reflections during the month, as well as sharing ideas with the broader Pod group through

TLP2010-11@googlegroups.com

See you next month!



SECTION 5 - HOMEWORK ASSIGNMENT

Recommended time: 10-20 minutes

Please write your responses in your tzedakah journal.

The goal in this exercise is try to recognize how our purchasing decisions, large and small, relate to what we want for ourselves, those around us and the world we live in.

Think about your or your family's purchases today. What were the most and least expensive things you bought?

For each, answer the following questions:

- Why did you buy it?
- What did it allow or help you to do?
- (How) does doing this help or enable you fulfill your goals for yourself, your community or the world at large?

Now think about your purchases for the past year. Think only about the most expensive thing you bought and answer the same series of questions as above.

When you meet, share one of the three purchases with your pod, as you feel comfortable and is appropriate.

NOTE: The next pod session includes one 'text' that is a YouTube video. For those meeting in person, if someone in your group can bring a laptop and you meet somewhere with an internet connection that would be great. Alternatively, you could watch the clip at home and take down a few notes on your impressions of it. If you don't have a computer or internet connection available and don't manage to view it prior to meeting next time NO WORRIES. The pod will include a short summary of the main points of the video.

For those meeting by phone: Please watch the video on your own in advance of your next Pod meeting.

If you choose to watch the video in advance, instructions are below:

The Story of Stuff with Anne Leonard

<http://www.youtube.com/watch?v=qLBE5QAYXp8>

→ We will watch ONLY the segment from 10:46 until 15:40. Hover your mouse over the progress bar, and run it from left to right. When you reach 10:46 (arrow from Big Box store is yellow) click on the bar and start playing the video. You should watch until 15:40 (when the clip starts discussing 'national happiness').

