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**Tzedakah in Your Everyday Life
Planned and Unplanned Giving
Tzedakah Learning Pod - Year 2, Session 4: March/April 2012**

OPENING – PLEASE READ ALOUD

In this fourth Tzedakah Learning Pod session, we want to explore the tension between planned and spontaneous giving. Many of us have an overall tzedakah plan for the year that we developed or refined through last year's Pods, but what happens when something crops up that wasn't in the plan?

This session is divided into 6 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 – REVIEW AND INTRODUCTION
RECOMMENDED TIME – 10 MINUTES

In our last session, we talked about opening our hearts; about receiving and giving; and about four different possible "tzedakah practices" to help us deepen our tzedakah and senses of generosity. In this session, we're going to discuss what happens when our generosity is tested by interruptions to our tzedakah plans—whether by natural disasters or someone asking for change on the street.

Before we begin, let's spend a few minutes reviewing our homework from the last session. In the last month we tried out a tzedakah practice. Let's reflect on the effect we think it had. Please share with your Pod:

- What generosity practice did you choose? What was that experience like for you? What effect (if any) do you think it had on your heart, your sense of generosity, or your tzedakah practice?



SECTION 2 – GIVING AS A MEANS, GIVING AS AN END
RECOMMENDED TIME – 10 MINUTES

Please read aloud:

Vayikra 25:35

And when your brother will become poor and you will extend your hand to him.	וְכִי יָמוּד אָחִיךָ וּמָטָה יָדוֹ עִמָּךְ וְהִחַזַּקְתָּ בּוֹ גֵר וְתוֹשֵׁב וְחִי עִמָּךְ:
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Asher ben Yechiel, known as Rabbeinu Asher or Rosh, was a 13th century Talmudist from what is now Western Germany. His famous work, *Orchot Chayim*, gives us a much more specific vision of what “extending our hand” looks like.

Orchot Chayim of the Rosh, Day 4, Number 68

Justice, justice you shall pursue (Deut 16:20) For one who pursues the doing of tzedakah and good deeds will find life, prosperity and honor (Prov 21:21). And one should make sure not to abstain from the half shekel that is required each year. (A person should give) every month even, or every week, each person according to their means. And every day a person should make sure not to abstain from putting a little something in all of the cans [for collecting tzedakah] before prayer. And when the time for tithing arrives one should give. And if there is a disaster on your home give whatever you can, a little for the living, a little for the deceased, a little for the poor, a little for the rich. [Translation by Rabbi Rachael Bregman. Edited for gender neutrality]	צדק צדק תרדוף. כי רודף צדקה וחסד ימצא חיים צדקה וכבוד. ואל יחסר ממחצית השקל בכל שנה. בפעם אחד ובכל חדש ובכל שבוע כפי מסת ידך. ובכל יום לא תחסר מתנה מועטת לכל הפחות קודם תפלה. ואם הגיע למעשר תתן. ויהי טרף בביתך ככל אשר תמצא ידך לגמול הן לחיים הן למתים הן לעניים הן לעשירים.
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Please discuss:

- What’s the relationship here between others’ need and our obligation to give?
- This is one philosophy of giving, but how does it relate to other philosophies and events in our lives?
- The texts above have a clear expectation that giving *tzedakah* should be a regular, habitual practice. Does a *tzedakah* routine make us more or less likely and able to respond to spontaneous situations of need?
- What does your own *tzedakah* practice look like? How does having a routine (daily, monthly, annually) or choosing to primarily give spontaneously affect you?



SECTION 3 – WHAT DICTATES WHERE YOU GIVE?
RECOMMENDED TIME – 20 MINUTES

The previous section discussed the timing and regularity of giving. Let's now move to some texts that discuss how we make decision about to whom we might give. Last year we discussed different models for assigning priority when giving tzedakah. The following texts explore these priorities, recognizing that we often don't give directly to those in need, but rather through communal funds through organizations and foundations which in turn allocate our donations.

Please read aloud:

Babylonian Talmud, Baba Metzia 71a

R. Joseph taught: If you lend money to any of my people that are poor with you: [this teaches, if the choice lies between] a Jew and a non-Jew, a Jew has preference; the poor or the rich, the poor takes precedence; your poor [i.e. your relatives] and the [general] poor of your town, your poor come first; the poor of your city and the poor of another town, the poor of your own town have prior rights. [Soncino translation]	דתני רב יוסף (שמות כ"ב) אם כסף תלוה את עמי. את העני עמך, עמי ונכרי - עמי קודם, עני ועשיר - עני קודם, ענייך ועניי עירך - ענייך קודמין, עניי עירך ועניי עיר אחרת - עניי עירך קודמין.
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In the sugiya (section) above, we learn that there is a hierarchy to where we should be giving.

Please discuss:

- What we can deduce from this hierarchy—is proximity a more determining factor than need?
- How might we translate these values into our world which is far more interconnected than the one from which this text emerged?

In the following text, Rabbi Moshe Feinstein, a 20th-century scholar who wrote volumes of Jewish legal decisions, differentiated between communal money and individual donations when discussing tzedakah priorities.

Responsa of Rav Moshe Feinstein, Yoreh Deah 1:144

The laws of priority in giving refer solely to communal monies, whereas individual donations can be given to anyone we deem to be in need. [Translation by Rabbi Natan Levy]	הנכון לע"ד שיש חלוק בזה בין היחיד על צדקה שלו לגבאי על כיס של צדקה. דיחיד על צדקה סתם שלו יש לו טובת הנאה לתתה למי שירצה מאותן שרשאין לקבל צדקה.
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Please discuss:

- How does Rav Feinstein's understanding of the priorities of giving as being purely communal complicate or simplify what we currently understand about how to direct our personal *tzedakah*?

In the following text, Adene Sacks and Dawne Bear Novicoff, both senior program officers at the Jim Joseph Foundation, describe the changing dynamics between donors, recipients and intermediaries.

From "What Would Rambam Think of Donorschoose.org?" By Adene Sacks and Dawne Bear Novicoff¹

In philanthropy, anonymity has long been considered a virtue – and has always required a third party to execute. According to Rambam, a donor should have high expectations for the overseer of funds. He advises donors to make sure this intermediary is wise and fair and refers to sages and rabbis as the benchmark. In our time, intermediaries play multiple roles in enabling our philanthropy. In its simplest form, an intermediary fulfills a donor's wishes. In its most complicated, it navigates the assessment of communal needs alongside donor intent.

But this triangle between donor, recipient and intermediary is in flux. The growing connectedness of the world is breaking down the boundaries to information and to one another. The result: donors today have greater independence and exposure to the multitude of society's challenges, way beyond their immediate neighborhood. Today, *tzedakah* is a global conversation in a world that is shrinking to the size of a small village.

The question remains: does this access and information actually improve on our ability as donors to address the core needs of the needy? Or does independence give us a false sense of attaining Rambam's highest levels of *tzedakah*?

Please discuss:

- How would you respond to Sacks' and Novicoff's final question about whether increased access and information improves our ability to address the core needs of those in need?
- How do you prefer to make your *tzedakah* donations—directly to recipients, to organizations the directly serve recipients, or to umbrella organizations that distribute funds to multiple grantees? Why?

¹ <http://wheredoyougive.org/blog/post/what-would-rambam-think-about-donorschoose.org>

SECTION 4 – “SO I’M RUNNING THIS MARATHON AND . . .”
RECOMMENDED TIME – 10 MINUTES

We’re often faced with the issue of unanticipated requests for donations when those we love are involved in fundraising projects. While Jewish law didn’t anticipate mass emails or Kickstarter.com, it has plenty to say on what to do when faced with the problem of directing tzedakah to one party over another, when need is not necessarily the primary motivation.

Please read aloud:

Beit Yosef Yoreh Deah 257:9-10

<p>9. The Mordechai (commentary on the Talmud) wrote: [the Talmud, in tractate Eruvin 63a says] Rav Kahana said, “Anyone who gives all of their gifts to a single kohen (member of the priestly clan) brings anger to the world.” From this, we learn that one should not give all of one’s tzedakah to a single relative, abandoning all other relatives, nor should one give all of one’s tzedakah to a single person and not to anyone else.</p> <p>10. He also wrote that one who doles out tzedakah must be careful not to give more to one’s relatives than to anyone else. Similarly, elsewhere in the Talmud (Tractate Shabbat 118b), Rabbi Yosi said, “May I be among the collectors of tzedakah and not among those charged with distributing it.” Rashi explained, one who distributes tzedakah is likely to give more to one’s relatives and thereby to steal from the rest of the poor.</p> <p>[Translation by Rabbi Jill Jacobs. Edited for gender neutrality]</p>	<p>וכתב עוד שם (סי' תקב) פרק הדר (עירובין סג) אמר רב כהנא כל הנותן מתנותיו לכהן אחד מביא אף לעולם. מכאן שלא יתן אדם כל צדקותיו לקרובו אחד ולהניח שאר קרובים גם לא לאדם אחד ולא לשאר בני אדם:</p> <p>וכתב עוד שם המחלק צדקה צריך ליזהר שלא ירבה לקרובו יותר משאר בני אדם כההיא דפרק כל כתבי (שבת קיח) דאמר רבי יוסי יהא חלקי מגבאי צדקה ולא ממחלקי צדקה ופירש רש"י שהמחלק מרבה לקרוביו וגוזל שאר עניים.</p>
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Please discuss:

- How does this text help guide us when faced with requests from our friends and family for their specific projects?
- How can we use this guidance, combined with the values we’ve seen already presented in the previous texts, to assess the situation in which a relative wants us to help their project, and we’ve already committed our allotted tzedakah? (E.g., create a fund within our allotted amount for these kinds of projects, etc.)
- Sometimes it can be overwhelming or confusing to be confronted with requests that fall outside our tzedakah plans. How can the ideas of humility, gratitude and generosity, which we discussed in previous sessions, help us figure out how to respond to these requests?

SECTION 5 – WHAT IS RIGHTEOUS GIVING?
RECOMMENDED TIME – 15 MINUTES

Humanitarian emergencies—whether natural disasters or political upheaval—may be another example of times when we’re faced with unanticipated need that falls outside our tzedakah plans. We are often motivated to give to help victims in these situations—an honorable impulse. However, what’s the best way to channel this impulse into tzedekah that actually creates tzedek (justice) in the world?

Please read aloud:

Midrash on Psalms 41:2

<p>Happy is the person who is <i>maskil</i> (wise) in relation to the person in need (Psalms 41:2). Rabbi Yonah said: Happy is the one who is <i>maskil</i> and gives to the person in need. What does <i>maskil</i> mean in this case? That the person doing tzedakah takes an intense look (<i>mistake!</i>) and considers the best way to give the person back his or her decent and dignified life.</p>	<p>אשרי משכיל אל דל. אמר ר' יונה: אשרי משכיל ונותן אל דל, מהו משכיל? שמסתכל וחושב עליו היאך להחיותו.</p>
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From “Don’t Donate to Japan,” Felix Salmon, Reuters Blog, March 14, 2011²

[Individuals](#) are doing it, [banks](#) are doing it — faced with the horrific news and pictures from Japan, everybody wants to *do* something, and the obvious thing to do is to [donate money](#) to some relief fund or other.

Please don’t.

We [went through this](#) after the Haiti earthquake, and all of the arguments which applied there apply to Japan as well. Earmarking funds is a really good way of hobbling relief organizations and ensuring that they have to leave large piles of money unspent in one place while facing urgent needs in other places. And as Matthew Bishop and Michael Green [said](#) last year, we are all better at responding to human suffering caused by dramatic, telegenic emergencies than to the much greater loss of life from ongoing hunger, disease and conflict. That often results in a mess of uncoordinated NGOs parachuting in to emergency areas with lots of good intentions, where a strategic official sector response would be much more effective. Meanwhile, the smaller and less visible emergencies where NGOs can do the most good are left unfunded.

In the specific case of Japan, there’s all the more reason not to donate money. Japan is a wealthy country which is responding to the disaster, among other things, by [printing](#) hundreds of billions of dollars’ worth of new money. Money is not the bottleneck here: if money is needed, Japan can raise it. On top of that, it’s still extremely unclear how or where organizations like [globalgiving](#) intend on

² <http://blogs.reuters.com/felix-salmon/2011/03/14/dont-donate-money-to-japan/>



spending the money that they're currently raising for Japan — so far we're just [told](#) that the money “will help survivors and victims get necessary services,” which is basically code for “we have no idea what we're going to do with the money, but we'll probably think of something.”.... That said, it's entirely *possible* that organizations like the Red Cross or Save the Children will find themselves with important and useful roles to play in Japan. It's also *certain* that they have important and useful roles to play elsewhere. So do give money to them — and give generously! And give money to other NGOs, too, like [Doctors Without Borders](#) (MSF), which don't jump on natural disasters and use them as opportunistic marketing devices. Just make sure it's unrestricted.

Please discuss:

- We've already discussed our obligation to give as it relates to others' needs. How do the above sources complicate our understanding of what “responding to need” can be or can look like?

SECTION 6 – SYNTHESIZING **RECOMMENDED TIME – 15 MINUTES**

The sources we've read above present a diversity of ideas about what Jewish values come into play when we're seeking to plan our giving, and what those values might dictate we do when an occasion for unplanned giving presents itself—whether it's an unexpected ask from someone on the street or our own closest family members, or our desire to respond to a natural disaster.

Please discuss the following:

- Are there any larger thematic or value-based “take-aways” here? What's important in our giving, and how might that help you make decisions when faced with opportunities for unexpected tzedakah?
- If nothing else, it's clear that our sources understood both a communal and individual responsibility of tzedakah, and at times imagined a different set of priorities for each. How do you think these differences could, would, should, or simply do play themselves out today in the world of Jewish communal giving versus your own personal giving?
- There are well-established mechanisms for Jewish communal giving—in America, primarily Federations and foundations. How does the existence of these institutions affect how you direct your giving? Do/could you think about Federation giving as a way of satisfying the communal imperative, and would/should/does that free you up to be more idiosyncratic in your personal tzedakah?

SECTION 7 – CLOSING/HOMEWORK/SCHEDULING
RECOMMENDED TIME – 10 MINUTES

Please read out loud.

A. Closing

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

B. Homework (recommended time: 15-20 minutes)

1. In your Tzedakah Journal, note 2-3 examples of opportunities for unplanned giving that occur between now and our next session. Make a few brief notes about how any of the texts or discussions from today might be relevant, if and how they influenced your decision to give, not give, or how much to give, and what the final outcome was.
2. Next month's session will relate to HEKDESH's grantmaking cycle and will help us make decisions about which HEKDESH nominees we support. On April 24, the HEKDESH grantmaking committee will announce the semi-finalist organizations and provide background information about them. Once that happens, please do the following:
 - a. Divide up the semi-finalist organizations among pod-members. Each pod-member should print out the information about his/her organizations and be prepared to teach his/her podmates about them. Additional research about the organization is welcome, but not necessary.
 - b. Look for your personal mission statement from last year as well as your list of top organizations that you donated to last year. If you can find them (☺), bring them with you to session 5.

C. Next month

Let's make sure we have our date scheduled for next month. In order to fit with the grantmaking schedule, please plan to hold your next session between April 25 and May 10. 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!

